Baby Who Was Loved Back to Life | Grow Your Savings | Homai Vyarawalla's Master Eye



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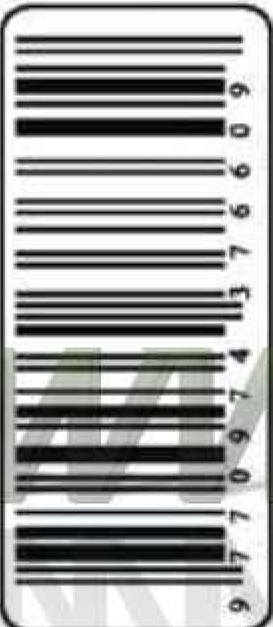
MARCH 2012

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OUR BEST HEALTH TIPS

KIDS, SEX AND THE WEB





What Makes You Spend?

Human Buyology

***Plus:* How not to let marketers fool you**

From the Editor

Retail Therapy?



Long ago, I'd completed college in Kerala and landed my first real job as a trainee journalist with *The Times of India* in Bombay. As I settled in, my father came over to visit. Before he arrived, I'd bought three shirts for him—from a Bombay Dyeing showroom. "Nice shirts," Dad said. "You must have paid a lot for them."

Indeed, I did splurge maybe two weeks' trainee pay. "Don't waste our money, son," Dad added. "We don't need more clothes, do we?"

I liked his natural use of the *our* and the *we*—and he wasn't acting royal. "We must only buy the things we need," he went on, "and before you buy anything, ask yourself whether we can't live without it." Now, he was speaking about the money *I* was earning. In a flash, I understood his long years of living a somewhat simple life. As a kid, he bought me books, very few toys and invested his earnings regularly. Dad also told me about how spending on things we could easily do without becomes the biggest drain on earnings, since that turns into a habit, leaving people in debt or with nothing to save.

All these are facts no retail-industry manager would want you to think about. Those new Supermarketer Anti-Dads use every trick to brainwash us into buying many things we can do without. More about that in this month's two cover stories (page 126).

Actually "Your Money: Save, Invest, Grow" (page 64), which lists the basics of money management, must also be counted as a companion piece. This month's "My Story" is unusual. I'm not giving the story away here, but here's a hint: Who said people like you and I will have little to do once we retire? And there's photographer Homai Vyarawalla. We started work on her story last year—it is not unusual that any Digest article takes months to produce—but I would have been happier if Homai had been alive to see this issue. She slipped away very recently, leaving behind her archive of enduring images.

Mohan Sivanand

editor.india@rd.com

Reader's Digest

LIFE WELL SHARED

MARCH 2012

FEATURES



ILLUSTRATIONS BY LIM HENG LEE

*On the cover

www.Paksociety.com

Reader's Digest



32 Quirky vests.



42 Paradise lost?

DEPARTMENTS



RD LIVING



54 Auto-compassion.

(HANGUL DEER) PRANAY CHANDRA/SANCTUARY PHOTOLIBRARY; (AUTO) ILLUSTRATED BY SAMARTH; (BOY) ILLUSTRATED BY SAMEER KULKARNI

GALGOTIAS WINS TOP RANKINGS & ACCREDITATIONS

AMONG INDIA'S FINEST ENGINEERING INSTITUTIONS FROM LEADING NATIONAL MEDIA AND INTERNATIONAL ACADEMIC ORGANISATIONS

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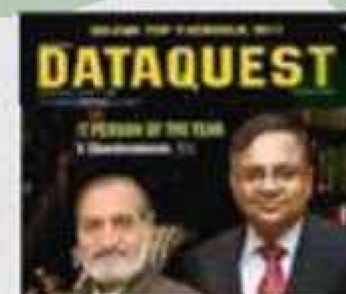
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Reader's Digest

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Quotes

Your life is designed by three designers—circumstances, you and coincidences. Any one can be the chief designer at any particular moment.

Javed Akhtar, Lyricist



ILLUSTRATED BY CHIP

Never tell anyone to go to hell unless you can make 'em go. *Bill Clinton*

That is what learning is. You suddenly understand something you've understood all your life, but in a new way.
Doris Lessing

I never panic when I get lost. I just change where it is I want to go.
Rita Rudner

Men and kings are gauged not only by the way they cope with defeat, but also by the way they handle victory.
Antonio Gala, The Crimson Manuscript

Time sneaks up on you like a windshield on a bug. *John Lithgow*

I believe in an open mind, but not so open that your brains fall out.
Arthur Hays Sulzberger

Never complain about your age to someone older than you. *Carol Leifer*

Put yourself in their shoes before you decide on the best way to take their shirts. *David Sklansky*

It's one thing to feel that you are on the right path, but it's another to think that yours is the only path.

Paulo Coelho

A superior pilot uses his superior judgment to avoid situations that require the use of his superior skill.
Aviation proverb

A friend is someone with whom you can think out loud. *Mariana Idoni*

React

LETTERS FROM READERS

Losing Weight

I read "Is This Any Way to Lose Weight?" [January] and decided to test it. I have since been eating chicken, fish, mutton and paneer, with liberal doses of ghee and butter. Being borderline diabetic, I have been checking my blood-sugar level daily. To my pleasant surprise, it has reduced. I've also lost two kilos.

Dr Pankaj Gupta, via e-mail



IS THIS ANY WAY TO LOSE WEIGHT?

Actually, yes. Award-winning science journalist Gary Taubes explains why conventional diets don't work—and what you can do to lose weight

The long-term consumption of low-carb diets means loss of glycogen and water. This would lead to starving of muscles and the liver. The brain too, could be affected. This diet is for those who wish to lose weight quickly and so it should not be continued for long.

Jaya Menon, via e-mail

While it's uncertain for individuals, for large populations it is well established that sedentary lifestyles and unhealthy, fatty diets cause an alarming rise in non-communicable diseases in fast-developing countries like India. Medical researchers do not reach conclusions hastily. However, popular magazines like yours tend to publish sensational articles like this one, based on anecdotal evidence.

Dr Amitav Banerjee, Pune

To lose weight, I stopped listening to my body but realized that eating less and exercising more doesn't make you leaner; only weaker. Perhaps it even increases your chances of becoming anorexic. It's best to eat everything in moderation and exercise adequately.

Abhijeet Bhatt, Dehradun

One cannot expect physicians to forsake the conservative line of treatment and accept Gary Taubes's hypothesis any time soon. And timid diabetics like me will be too scared to deviate from medical instructions! It is tragic that medical research is mainly confined to drug-oriented investigations, which are often funded by pharmaceutical giants.

Dr K.T. Vijayamadhavan, Calicut

FOR YEARS, HAVING DIABETES MEANT THE END OF THE ROAD FOR MOST. NOT ANYMORE.

The damage that diabetes does to your body pales in comparison to the damage it can inflict on your mind. Over the last few years India has earned the dubious distinction of being known as the diabetes capital of the world. A sedentary lifestyle, lack of physical activity, obesity, stress and consumption of diets rich in fat, sugar and calories are what has led to this high incidence of diabetes among Indians. While modern medication can control diabetes, it cannot make up for the loss of balanced nutrition. Thanks to the revolutionary dietary supplement D-PROTIN, from British Biologicals, diabetics can now be happy and feel normal. A unique formulation that provides the ideal balance of nutrition and taste, it also helps in controlling the complications of diabetes in the long run. So even though certain foods are still restricted, the weakness and fatigue that accompanies this loss of nutrition is totally absent.

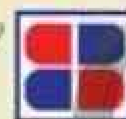


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Mind Your Ps & Qs

I may have been infuriated by people's lack of etiquette [Where Are Our Manners? January]. But before I share what good manners are with my kids, spouse, co-workers or people in general, I better check my own. *Dr Ashwani K. Malhotra,* via e-mail

Dr Malhotra gets this month's Best Letter prize.

I was crossing a busy intersection when a car repeatedly honked. Although the traffic light was red, the driver seemed to be in a tearing hurry. When I pointed a finger at my ear to show the noise was bad, the middle-aged driver with a small boy beside her asked me tersely to mind my business. I wish driving schools would teach some road etiquette as well. *Ashok Kumar Ghosh,* via e-mail

Boundless Freedom

Freedom of speech and of the press [In My Opinion, January] presupposes a mature democracy, dedicated leadership and a tolerant society. We lack them all. But we must adhere to the ideals of these freedoms, with severe punishment for any misuse of this right.
Col (retd) Radhakrishnan Pattath, Chennai

As a citizen of a democratic country, freedom of speech cannot and should not be taken away from me under any situation. But I feel like curtailing the freedom of speech of many of our politicians who incite people in the name of caste and religion. Or of the so-called guardians of religion who try to stop a Hussain painting from being displayed or Salman Rushdie from visiting his country. And it is difficult to forget the dark days of the Emergency.
Namita Sood, via e-mail

If freedom of speech or that of the press is used to malign anybody for ulterior motives or compromise national security and peace, then limitations must be imposed on such freedoms. But let's be free and fearless about truths that will benefit society. *Dr Madhureema Das,* Kolkata

Candid First Lady

Michelle Obama [Face to Face, January] is very conscious that after their presidential term ends, they have to return to normalcy. I wonder how many of our *netas* think on these lines. *A.G. Ramasubramanian,* Navi Mumbai

Endangered Big Cats

Though it's true that our former royalty was fond of hunting [Tigers Forever by Bittu Sahgal, January], no one, except themselves, was allowed to hunt tigers, lions or panthers in their territory. They saw that the populations of these animals did not dwindle. They established game sanctuaries and, unlike today, no poacher dared enter these sanctuaries. Also, royal hunting preserves, like Ranthambore and Sariska, were converted into sanctuaries for the preservation of tigers

after Independence. Even the Asian lion survives in India, thanks to the efforts of the erstwhile Nawab of Junagadh. *Narendra Singh,* Jaipur

Bittu Sahgal replies: *Some of our best wildlife sanctuaries were indeed hunting preserves, where woodcutting and agriculture were prohibited. Credit for "numbers not dwindling," however, cannot go to these rulers because forests were extensive and so, in time, empty forests found animals from nearby forests occupying them.*

Why do some people get immense pleasure in killing, wounding and torturing animals for fun without understanding that they, too, have feelings and the right to survive?
Dr K. Sampath Kumar, Chennai

Creative Thinking

Creativity, like charity, begins at home [The Art of Being Creative, January]. We scold our kids when they scribble on the wall and may be depriving the world of a potential artist. Creativity is not the property of a few. It can be ours if we let go a little. *K.R. Deshpande,* Bangalore

I consider creativity as inventing, experimenting, growing, taking risks, making mistakes, and having fun. To live a creative life, we must lose our fear of being wrong, because creativity is a learning process where the teacher and pupil are located in the same individual. To stimulate creativity one has to develop a childlike urge to play and a childlike desire for recognition. *Beena Mathur,* Pune

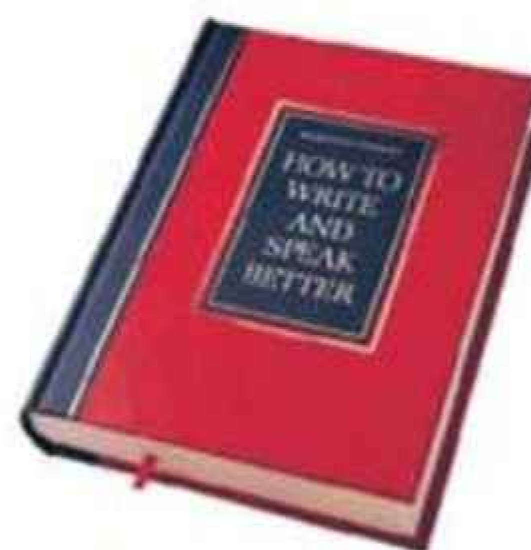
Matter of Faith

"Back From the Dead" [January] reinstates my belief in medical practitioners. Horrific stories of doctors and nurses corrupting the profession and not living up to their oath make me suspicious of them. But, thankfully, there are those who still take their pledge to serve humanity seriously. *Nishtha Sachdeva,* Kanpur

I was affected by amniotic fluid embolism moments after giving birth to my son. I suffered three heart attacks in succession. I too was saved by skilled doctors. *Vidhi,* Gurgaon

Precious Wives

They may be a girl's best friend [Diamonds... Forever, January], but they can be a man's nightmare. With women moving from gold to diamonds, husbands are hard pressed, like carbon, to produce diamonds.
Bhushan Chander Jindal, Jalandhar



The author of the best letter, chosen by the editors, will receive a prize: The Reader's Digest book ***How to Write and Speak Better*** priced at ₹1099.



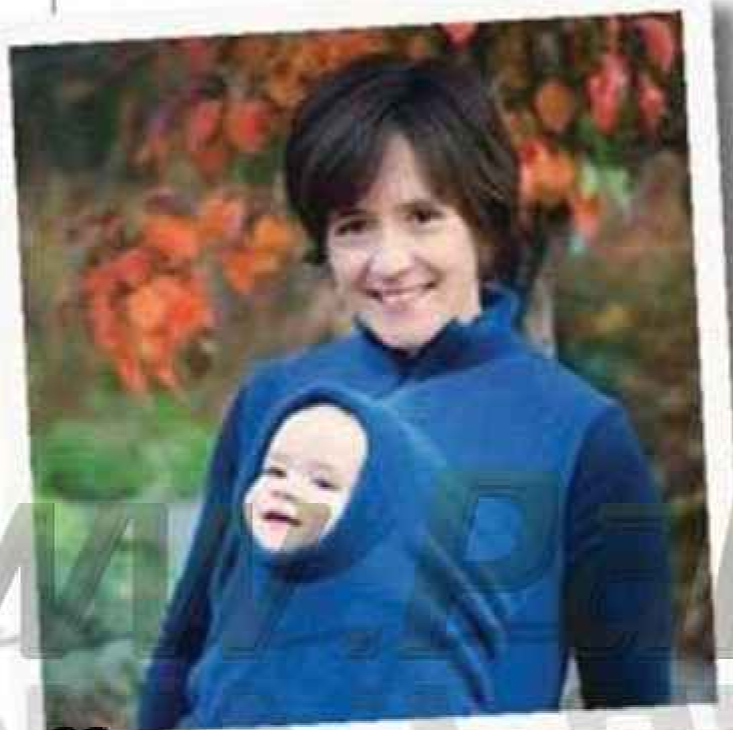
Post opinions to the Editorial address, or e-mail: editor.india@rd.com (no attachments please). Include your phone number and address. Letters will be condensed and edited for clarity.

Snap: Thanks to a slick digital makeover, the Polaroid instant print is back.

OLD SCHOOL APPEAL

Retro comeback

Some of us wouldn't be without our phone cameras, but we still miss the in-your-hand pleasure of a just-taken photo-print. Polaroid has cleverly cashed in on the nostalgic urge with its new Z340 instant digital camera. You can delete the dud shots, enhance the keepers, share online, and still print instantly—with or without the white borders. At around $300 for the camera and $20 a pack of 30 photo pages it's an indulgent toy, but a desirable one.



Peek-a-boo!

How to make a cute baby look creepy: simply pop this Peekaru Original fleecy vest over your fully-loaded strap-on baby pouch. Then stroll down the street and watch as idle glances turn into disbelieving stares.

Right Here Right Now



YOU BE THE JUDGE ...

Byooks



A brilliant way to bring books alive, or an imposition on the imagination? French digital developers Byook have come up with what they're describing as "a union between books and movies" in the form of apps. Screen by screen a story unfolds, accompanied by music and animations designed to immerse the reader fully. So far there are only two brief tastes, a scary story by Miguel Vargas and the Sherlock Holmes story *The Adventure of the Speckled Band*, but more are promised.

SECOND COMING

VINYL AUDIO RECORDS

Most people under age 20 may have seen a record player only in their attics. In fact audiophiles who stuck to them steadfastly after CDs became popular in the early 1990s were often seen as silly. But they'll swear that their analog vinyl discs or "long-playing records" (which the record players play) sound richer than a CD, MP3 or anything digital. You might disagree. But, while the argument continues, it looks like those silly people are finally being heard. LP records are back in shops at ₹600 to 1000 apiece. Inventor Thomas Edison, who got the first patent for an early player, will be pleased.

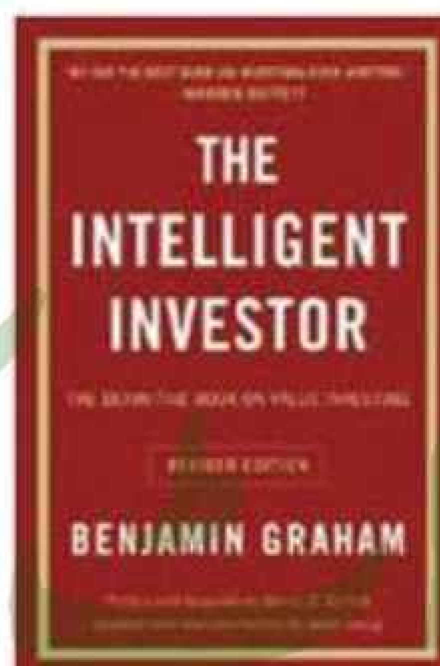


MULTIVISION GRAPHICS

Get Richer With These

There are books and books on investing, and most of them deal with stocks because that's the one asset class where every expert thinks he has strategies to beat the irreverent "Mr Market." I've gone through several of them, but there are just three books I've found useful to make money work for me and to understand my own—often-irrational—behaviour as an investor.

THE INTELLIGENT INVESTOR by Benjamin Graham (Collins) is a really old bestseller, first published in 1949. But the editions you get today can't be considered old at all, because each chapter with the original text intact has footnotes and is followed by modern commentary by Jason Zweig, who explains Graham's time-tested findings and advice in today's context. Nor does the book (which billionaire-investor Warren Buffett, once Graham's understudy, describes as "By far the best book on investing ever written") deal with stocks alone; it explains the rationale behind all kinds of securities and how they relate. Indeed Graham explains why investors need to diversify between fixed-income securities and stocks. So, even if you're interested only in stocks, don't skip the chapters on bonds if you wish to benefit from this book.



Graham himself lost much of his stock investments in the Great Depression. The resulting anguish must have been his best teacher. This is where Graham (1894-1976) introduced that evocative term, Mr Market, used so often by analysts today. It's the overall stock market personified. Mr Market comes across as a living bipolar, manic-depressive. You learn that bull markets always end badly (how true!), that initial public offerings (IPOs) are designed, with special salesmanship behind them, for "favourable market conditions"—favourable for the seller, not you. Graham distinguishes between investment and speculation (with one you make money for yourself, with the other you make money for your broker) and warns you not to take speculation seriously.

He leaves it up to the intelligent investor (what you become after you read his book) to find value in the market, after telling you so much about it. He says that only "*some people* can make money by being good market analysts. But it is absurd to think that the *general public* can ever make money out of market forecasts." I always remember that when I get those forecasts from the many experts in newspapers and on business TV channels. >>







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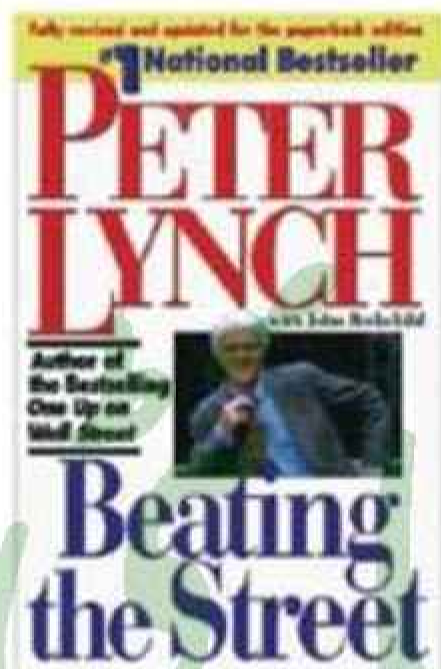
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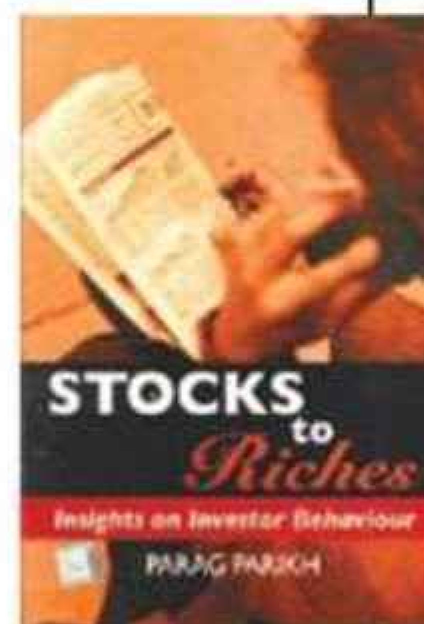
Current editions of Graham's masterpiece look back and expose those experts like nobody else (hindsight, thankfully, is always 20/20). One hedge-fund manager, for instance, proclaimed in February 2000 that Internet-related companies "are the only ones worth owning right now." Alas, we know what happened. The book has many more hilarious examples in Zweig's commentaries.

Graham focuses on US markets but any intelligent investor can adapt his philosophy to, say, Dalal Street. One dividend you get from the 600 pages is its good writing, another reason why *The Intelligent Investor* remains a classic. Indeed, when Graham was in his final semester at New York's Columbia University, he was seen as so brilliant a thinker and writer that he was offered faculty positions in three departments—philosophy, mathematics and English. Graham chose Wall Street.

Another well-written book by one rarity among market experts (even if you looked back to the time when recently-failed US housing finance company Fannie Mae was one of his prize stocks!) is **BEATING THE STREET** by Peter Lynch (Simon & Schuster). Lynch, one of America's most successful money managers, ran the Fidelity Magellan Fund, between 1977 and 1990, a 13-year period during which he'd have multiplied your money 28 times over had you stayed invested with Magellan. This book too is very readable, since its analysis comes across mostly through anecdotes, many of them personal. Lynch's storytelling gets an A+. Don't miss the chapter on the retail sector, which is waiting in the wings to expand widely in this country. Lynch says he had the best analysts right in his home to pick retail stocks: his wife Carolyn's friends (who all "have black belts in shopping") and their three daughters. "If you like the store," he says, "chances are you'll love the stock."



The third book was written long after behavioural finance became recognized as a subject in its own right, especially after two psychologists got separate Nobel Prizes in economics for this area of research. **STOCKS TO RICHES** by Parag Parikh (Tata McGraw-Hill) is a short book that repeats some of Benjamin Graham's wisdom, but in an Indian setting. Parikh too writes about the rewards of long-term value investing and, like Lynch, has his stock of anecdotes and examples from his long years as a portfolio manager running his own Mumbai firm. But Parikh, like a psychology teacher, also gives examples of human behaviour, of fallacies, mental conditioning and the herd mentality that drives Mr Market as well as makes you your own financial adversary. M.S.





I was given a warm farewell by the rural missionary hospital staff and the folks in a village where I had spent two years as a young surgeon. "Please don't go," an elderly villager held my hand and pleaded. Touched and flattered, I tried to reassure him saying, "Don't worry, you will soon get a much better doctor than me here."

"No doctor, I don't believe you," he replied. "Even the previous doctor told us the same thing when he left."

Dr A. Laxminarayana Rao, Kannur, Kerala

While working in a retail store, I gave a young child crayons and paper to occupy his time while his mother shopped. When I came back to check on him, he had drawn a squiggly mark. "Oh, that's nice," I said. "What is it?"

"It's a mouse," said the boy.

"Is that your favourite animal?"

"No, my favourite is an elephant, but I'm too little to draw something that big." *Stacey del Fabbro*

"I've got good news and bad news," announced my boss as he came in to work. "The good news: I got the senior citizen's discount at the movie theatre."

"What's the bad news?" I asked.

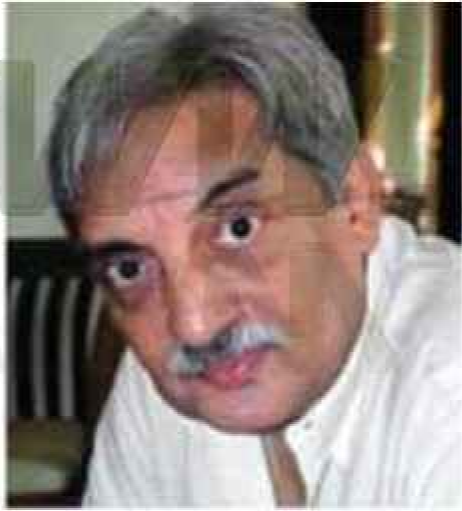
"I'm 52." *Patric McPoland*

As director of a sleep clinic, I was unable to diagnose the excessive daytime sleepiness of one elderly gentleman. All his tests were normal. After several visits, his granddaughter finally offered me the solution.

"My grandpa," she said, "takes all his pills in the morning—including his sleeping pills."

Thomas Baitz

One of our hotel guests complained to me about a spraying showerhead: "I can't get in the shower without getting wet!" *Sonya Davis*



Greenheart

BY BITTU SAHGAL

How to Save Kashmir

Every breath came wheezing out of me, like an asthmatic in trouble. My legs felt like lead and though it was cold and windy, my clothes were damp with sweat. "Only 30 minutes more," Qasim Wani, my much older and fitter forest-guard friend and guide said. What he never added was that the kilometre-long trudge to our next rest stop, Sangargulu in Upper Dachigam, 4000 metres above sea level, was almost straight up!

Himalayan paradise

We had walked for five straight hours, starting from the lower reaches of Kashmir's Dachigam National Park, roughly following the course of the Himalayan glacier-fed Dagwan River up to its source. I had come to know and love this crystal mountain stream well. It sustained an incredible diversity of plants and animals before pouring its mineral aqua into Srinagar's famed Dal Lake. *Without the Dagwan, the health and economy of Srinagar would be at risk,* I thought to myself as I paused, frequently, to take in the sight of black bears, yellow-throated martens, Dachigam's highly endangered hangul deer, Hanuman langur monkeys and the throb of multi-hued insects all around. And, my word... *the birds!* Red-billed blue magpies, redstarts, orioles and woodpeckers combined with warblers to set up an orchestra, providing a welcome mist-laden breather from the leg-after-leg goat-track hike that stole my breath away.

Like leaves of a book, every 1000 metres or so, new stories unfolded as the natural canvas changed. Verdant chinar, oak and walnut groves gave way to higher-elevation forests of silver birch and conifers where spiders and saw-scaled vipers shared silent space in the dark root-hollows of ancient trees. Above the tree line, amidst junipers and one of our planet's most spectacular wildflower fields in Sangargulu, I momentarily caught my breath, lay down and slept for a while.

I awoke renewed, to the buzz of bees. In the distance I heard a shrill whistle... the promise of marmot sightings lay ahead. Above me were yellow-billed choughs and a lammergeier effortlessly riding the thermals, scouring the slopes for carrion. I was happy to be alive.



PRANAY CHANDRA/SANCTUARY PHOTOLIBRARY

The climate juggernaut

For my wife Madhu and I, and our two daughters Miel and Tara, the 141 square-kilometre Dachigam National Park was a second home, away from our Bombay home, till the mid-1980s. Back then, during which I took several treks there with Qasim, Dachigam had its problems, but they were different: Excess grazing, woodcutting, a sheep farm and trout hatchery in the heart of the park that we wanted out.

Today, there is a deep hollow, a pain, when I consider the future of this happy valley. It's the relentless destruction of all that makes Kashmir Kashmir. Beneath the picture-postcard vistas are deforested slopes, polluted rivers and lakes and hard evidence of the relentless march of climate change—much of it the result of human interference. Melting glaciers, the retreat of junipers, early and late flowering, nesting and erratic migrations. Such fluctuations are destabilizing the ecological foundations of Kashmir. Graziers' pastures are taking a beating. Drinking water often brings disease. Landslides are common.

Is all lost then? Are the hundreds of other Himalayan valleys condemned to a fate worse than death? No, far from it. India can escape the worst impacts of climate change if we act purposefully, but the public will probably have to force policy makers to move away from carbon energy and restore the many degraded ecosystems that sequester and store carbon and buffer us from floods and droughts.

Individually, we need to cut consumption and waste, and rediscover values handed to us by our ancients, for whom happiness and material gain were mutually exclusive goals.

Nature itself could heal the subcontinent. Dachigam and its endangered species *can* be saved and can help us to reverse climate change. All nature asks is that human beings step back and allow it to do its job. ■

Bittu Sahgal is Editor of *Sanctuary Asia* magazine and a member of the National Board for Wildlife.

KEEP YOUR HAIR SALON-BEAUTIFUL FOR LONGER*.

We all want gorgeous hair, don't we? And so we visit the salon in the quest for that perfect look. But regular salon treatments can lead to severe hair damage. That's why your hair needs specialist care at home to prolong its salon beauty.

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*Based on lab test
** Refers vs Sunsilk regular treatment
Refers to treatment in cosmetic domain



Dilshad Pastakia, celebrity hair stylist and hair consultant for Keratinology caught up with models Shruti and Sonali, to explain how the Keratinology range can be used to prolong their salon beauty.



SONALI – FASHION MODEL

Constant exposure to lights made Sonali's salon colour fade away too quickly. For her, Dilshad advised the Keratinology Colour Therapy Shampoo and Express Treatment# Conditioner to help her keep her luminous hair colour for longer.



SHRUTI – FASHION MODEL

Shruti's hair had become dry due to constant heat styling. Dilshad recommended the Keratinology Heat Protector Spray to her. Its UV filter protects every millimetre of your hair from heat damage.

The Keratinology range seems to have an answer to everything. "Yes, it does!" Dilshad Pastakia confirms. So what are you waiting for? Grab the new Keratinology by Sunsilk range today!

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SALON BEAUTY FOR LONGER

Join us on facebook.com/sunsilkhairexperts and get your daily hair tips from Keratinology hair consultant Dilshad Pastakia.

Outrageous!

AN OPEN PHOTO-EDITORIAL



Why do the authorities everywhere habitually take sides with this Anopheles mosquito?

VLADIMÍR VÍTEK/ISTOCKPHOTO

There are "lies, damned lies and statistics." In September last year, *Hindustan Times* did a study in Delhi and reported that the number of malaria (and dengue) cases at the time were actually thrice as many as revealed by the city authorities. Earlier, in Mumbai, a municipal claim that 145 people died due to malaria in 2010 was exposed as a lie after Praja, a city NGO, extracted figures from the municipality itself. Following an RTI petition, Praja revealed 1190 deaths.

This seems to be a habit. A paper in the leading UK medical journal *The Lancet,* published following nationwide interviews undertaken by an international team, reveals that the number of malarial deaths all over India every year may be as high as 205,000, which is many times the World Health Organization's figure of about 15,000, or the National Vector Borne Disease Control Programme's figure of just around 1000.

While the *Lancet* paper has been disputed, it's clear that there must be gross under-reporting of malarial deaths. Wouldn't that be one big reason why malaria, which is easily cured if properly treated after timely diagnosis, continues to kill so many Indians?

For more, watch this video at: *http://wn.com/malaria_india*



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Ask Dayal

BY DR DAYAL MIRCHANDANI

I'm a 17-year-old *who lives with an otherwise broad-minded family, but when my parents learnt that I'm homosexual, they threw a fit. They've warned me to think "normally" and though it's been a year and a half since the incident, I haven't been able to change the way I am. What should I do?* Teen Guy



Dear Teen,
You must understand that being gay is also normal. Unfortunately, people still harbour many homophobic prejudices. Your first task is to learn to accept yourself the way you are and feel good about yourself. You can meet counsellors at gay support organizations, the Humsafar Trust, for instance, and get tips on how to deal with your family. Your family's reaction is common, but your parents may ultimately accept you the way you are, though this may be a long struggle and require a lot of courage on your part.

I work at a government office where we're usually at the mercy of our boss. A colleague has long since been enjoying the favour of the current as well as the previous boss. She comes to work late, skips work on a whim and doesn't attend meetings—all this with no reproach, while we are reprimanded for the littlest of things. This partiality is now affecting my morale. Should I raise my voice against this discrimination or deal with it quietly? Wronged

Dear Wronged,
This is a common occurrence in government offices—your colleague may be related or connected to a politician or senior official in the organization. You may seek a transfer or look for a job in the private sector where office politics are

ILLUSTRATED BY SAMEER KULKARNI

often less malignant. If this is not possible, learn to become more tolerant of the foibles of petty bureaucrats.

I'm academically well qualified but never got a chance to use my skills. Now, as a homemaker and mother, I often see my achieving peers on Facebook and feel like I've missed the bus. Will I overcome this gnawing feeling and get empowered by working from home? Seeking Validation

Dear Seeking,
You first need to work on your lowered self-esteem so you may feel good about yourself, whether you are working or not. You don't need external props such as possessions or positions to feel good. Remember that motherhood is a great heroic sacrifice and adventure. Reading the book *I Thought It Was Just Me* by Brené Brown may be helpful in dealing with your feelings.

I have a problem—I'm unable to remember the names of people although I recognize their faces. This becomes embarrassing when I meet my wife's large extended family and I end up addressing them wrongly. How can I set this right? Forgetful

Dear Forgetful,
Your memory is like a muscle—the more you use it the more efficient it becomes. So make an effort to register a person's name when you are introduced. Repeat the name a few times during the conversation so that it sticks in your mind. Some people write down the name and some details of people they meet, in a notebook or cell phone, and then frequently review this to jog their memory. Read the article at the following link to learn some memory-boosting techniques: *http://goo.gl/Jj8ud*

Question of the Month

My bright and lively 12-year-old daughter is afraid to go to school this year. She has no problems with any of her teachers or friends but insists I sit outside her classroom all day. Even though the school is cooperative, we can't continue this arrangement for very long. She has been missing her father since he got a job-transfer to a different city earlier this year. Could that be the reason? Please help. Worried Mother

Dear Mother,
Your daughter is suffering from school phobia, which needs immediate professional therapy. Please consult a child psychotherapist soon, for the longer you delay, the more difficult it is to treat this problem. Your husband's posting to another city might have upset her, especially if this has also led to quarrels and trouble in your marriage.

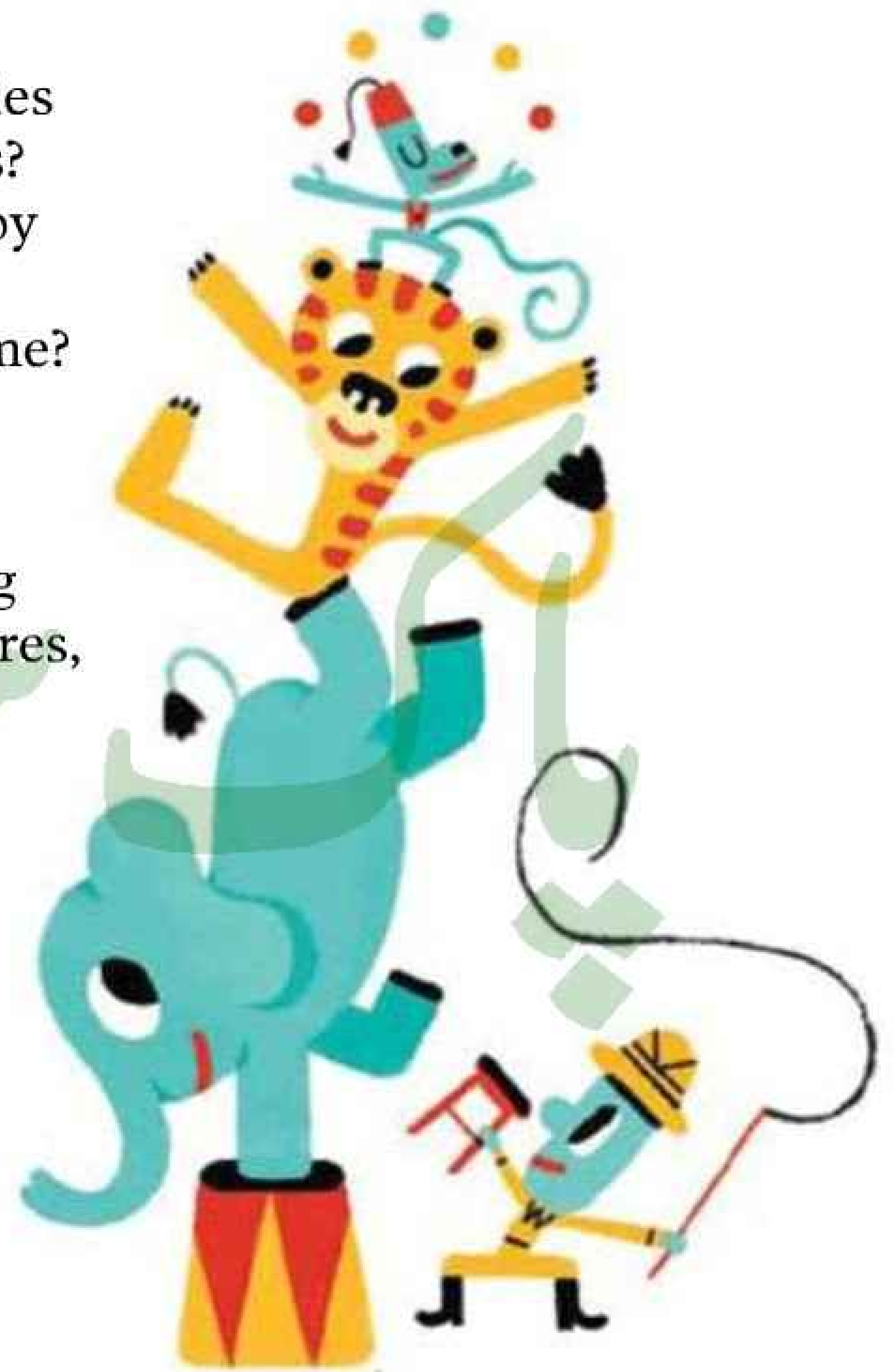


Questions about pets, parents, progeny, partners or office politics? E-mail psychiatrist Dr Dayal Mirchandani at advice.rd@gmail.com

Word Power

BY EMILY COX & HENRY RATHVON

Animal Instincts Do you know your budgies from your whippets? Your alpacas from your yaks? This month, we separate the mice from the men by testing your knowledge of all creatures great and small. How many of these wild words can you tame? **Answers on next page.**



1. ailurophile *n.*—A: lover of cats. B: one who is afraid of animals. C: collector of snakes.

2. leporine *adj.*—of or relating to ... A: a parrot. B: a goat. C: a hare.

3. komondor *n.*—A: Hungarian sheepdog. B: mythical lizard. C: trained falcon.

4. Komodo dragon *n.*—A: Chinese miniature dog. B: Indonesian lizard. C: North American toad.

5. caudal *adj.*—A: having pointed ears. B: born as twins. C: tail-like.

6. stridulate *v.*—A: shed a coat. B: mate. C: make a shrill noise by rubbing together body structures, as a cricket does.

7. clowder *n.*—A: fish food. B: group of cats. C: old-fashioned wooden dog toy.

8. brindled *adj.*—A: streaky, as a coat. B: vaccinated. C: on end, as neck hairs.

9. card *v.*—A: breed for docility. B: brush or disentangle fibres, as of wool. C: demand to know a dog's pedigree.

10. zoolatry *n.*—A: animal worship. B: system for grouping animals. C: study of animal communication.

11. vibrissa *n.*—A: whisker. B: horse's hoof. C: tortoise's lower shell.

12. grimalkin *n.*—A: frog pond. B: hip injury in dogs. C: old female cat.

13. feral *adj.*—A: rabid or otherwise diseased. B: pregnant or in heat. C: not domesticated.

14. cosset *v.*—A: pamper or treat as a pet. B: selectively breed. C: grow more docile.

15. ethology *n.*—A: proper treatment of animals. B: science of genetics. C: study of animal behaviour.

Deep Roots

You might think the **Canary Islands** were named for the bird, but the original Spanish label, *Islas Canarias*, was actually inspired by the large dogs found there (note the form of the root *caninus*, as in *canine*, in *Canarias*). The canary is related, though. The songbird borrows its moniker from the French name for the islands: *Îles Canaries*.

ILLUSTRATED BY LUC MELANSON

Answers

1. ailurophile—*[A]* lover of cats. Being an *ailurophile* is one thing, but building an entire wing for your feline friend is another.

2. leporine—*[C]* of or relating to a hare. "So much for the judges' *leporine* bias," boasted the tortoise as he studied the instant replay.

3. komondor—*[A]* Hungarian sheepdog. "Maybe I'll have your *komondor* do double duty as a kitchen mop!" Geeta growled.

4. Komodo dragon—*[B]* Indonesian lizard. The *Komodo dragon*'s name is justified: This carnivore is the heaviest living species of lizard in the world.

5. caudal—*[C]* tail-like. Waving her arms in a ludicrously *caudal* fashion, Anahita did her best to illustrate the puppy's excitement.

6. stridulate—*[C]* make a shrill noise by rubbing together body structures, as a cricket does. The insects continued to *stridulate,* forcing sleep-deprived Falak to don earplugs.



7. clowder—*[B]* group of cats. Testing a new catnip recipe, Ramesh fled the room pursued by a crazed *clowder*.

8. brindled—*[A]* streaky, as a coat. Camouflaged in her costume, Mala hid among the *brindled* barnyard cows.

9. card—*[B]* brush or disentangle fibres, as of wool. At the rate Rohini is *carding* that yarn, she'll have half a sweater by Divali!

10. zoolatry—*[A]* animal worship. Do you think naming your cocker spaniel Your Majesty is taking *zoolatry* too far?

11. vibrissa—*[A]* whisker. Constantly hurrying, the nervous White Rabbit still took time to fuss over each *vibrissa*.

12. grimalkin—*[C]* old female cat. We weren't sure who was creepier: the old lady or the bedraggled *grimalkin* that always sat on her lap.

13. feral—*[C]* not domesticated. When Lata said, "Smile for the camera," her son bared his teeth like a *feral* hound.

14. cosset—*[A]* pamper or treat as a pet. Uncle Peter *cossets* his nieces. They don't have to lift a finger.

15. ethology—*[C]* study of animal behaviour. Sunil needs to complete his *ethology* degree before she can join the tiger expedition.

VOCABULARY RATINGS

• 9 and below: something the cat dragged in • 10–12: big fish • 13–15: king of the forest

Sound Smarter

This month, we revisit *lay* and *lie,* specifically in the phrase *lay/lie low*. ***Lie low*** is the correct present-tense form. Why? Standard usage still applies: *Lie* doesn't require an object ("go lie down"); *lay* does ("lay your head down"). In the past tense, *lie* becomes *lay*; *lay* becomes *laid*. So a wily predator might lie low as it stalks its prey.



Challenge a friend to beat your score in our online game at readersdigest.com/wordpowergame

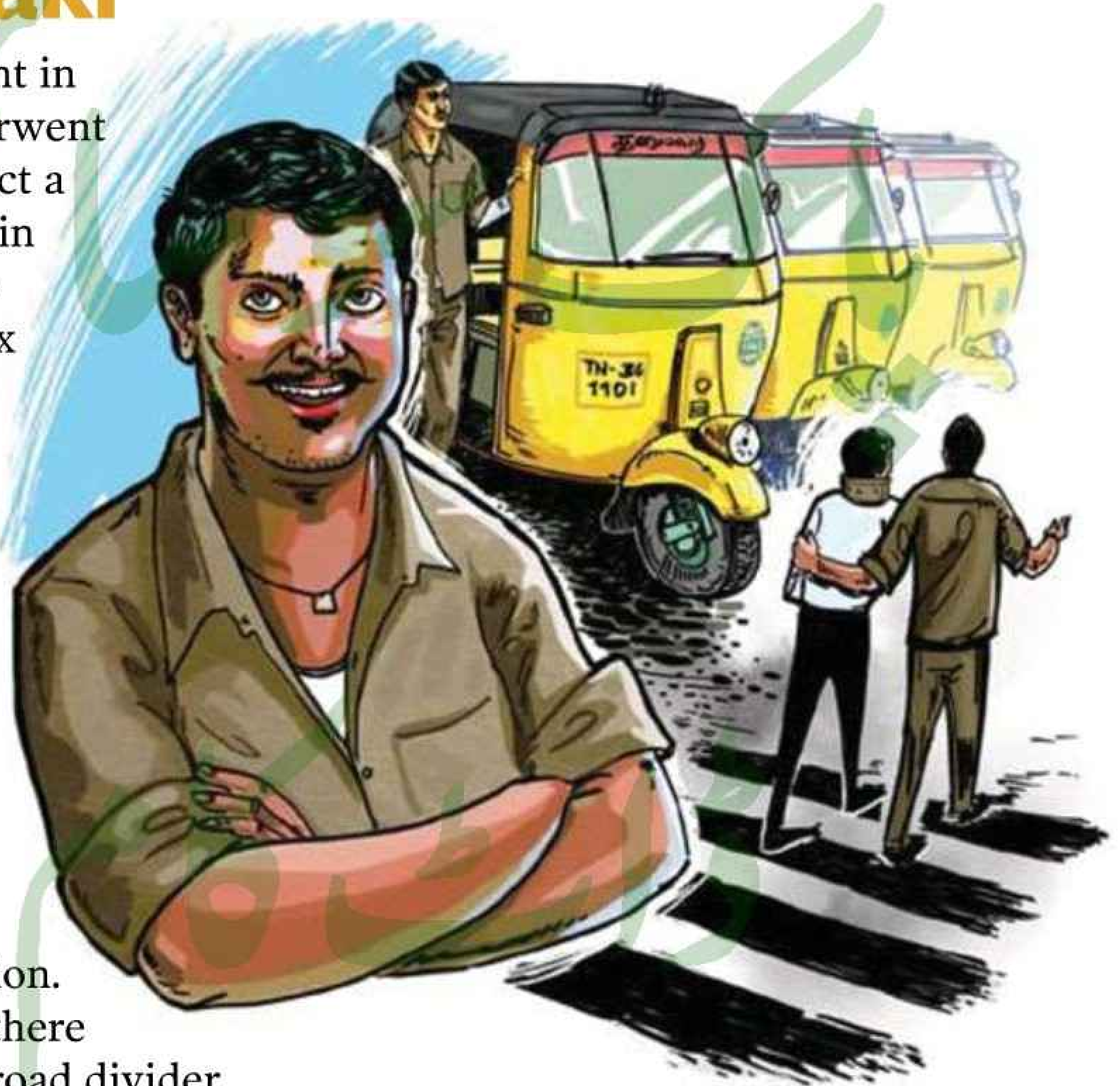
Kindness



OF STRANGERS

If you have a heart, you can help anybody

Men in Khaki



A postal accountant in Chennai, I underwent surgery to correct a prolapsed cervical disc in 2005. After that I had to wear a neck-strap for six months and it became difficult to even walk. Hardest of all was climbing stairs and crossing city roads. When I resumed work, I had to take a train daily to the city's Egmore station. My biggest nightmare was crossing the busy road outside the railway station. To add to my troubles, there was a barricade on the road divider.

One morning, I was standing there as usual looking hopelessly at the maddening traffic. I had been waiting for over 10 minutes when a man in a khaki shirt came up to me. "Do you want to cross?" he asked.

I nodded yes.

He then took my hand and placed it on his shoulder. He walked with me, waving and yelling loudly at motorists to stop. Leaving me safely on the other side, he crossed back. He happened to be an auto driver waiting at the rickshaw stand for passengers.

M. Kannaiyaan—I learnt his name much later—looked out for me after that almost every day. If he was away driving his auto, one of his colleagues took his place to help me. This went on for six months until I recovered and was able to

ILLUSTRATED BY SAMARTH

ride my scooter to work. A simple gesture but it made all the difference to me. *S. Prasanna,* Chennai

A Manner of Speaking

As a teenager, I suffered from an embarrassing speech disorder. I was afraid of speaking even to family members—uttering an audible sentence was a nerve-wracking experience. I was an outstanding student till then, but suddenly my grades began to drop. I couldn't communicate with my teachers and friends. Later, I lost several professional opportunities just because of my voice. Even the doctors we consulted could not help. I just gave up trying.

After college, I got a job and was based in Delhi. In 1982, I fell ill with jaundice while on an official visit to Mumbai, and was going to see a doctor near the Gateway of India. The taxi I took had a Muslim driver who noticed the way I spoke. "What happened to your voice, sir?" he asked me.

I told him my story. He listened patiently and said, "I had the same problem but it got cured." After being generally ridiculed, he told me how he finally went to a *dargah* and prayed fervently for help. A fakir accosted him there and ordered him to start speaking properly. "So, I started talking like a small child with tears in my eyes," he said. "The fakir then forced me to stay awake and practise all night. I was even made to shout. In the end, I was exhausted and fell unconscious. When I woke up the next day, I could speak normally."

"Sir, today is a Friday," said the cab driver as he ended his bizarre story. "I will go and pray for you in the same dargah." He also asked me not to give up and was confident that I would soon be cured of the disorder. When I offered him his fare, he declined saying, "You are sick and alone, so keep the money."

There's no rational explanation for any of this, but it gave me hope. Inspired by the driver's success, I resumed my endeavours at getting rid of my speech problem. I went to an ENT specialist who referred me to a speech therapist. Over the next few months, I spent all my money, energy and time working tirelessly at correcting my voice and manner of speaking. I eventually regained my normal voice and speech.

Today I use my voice more than most others do at their jobs. I became a professor of management. I owe my success, in great measure, to a remarkable Mumbai taxi driver.

Raghavendra Rao, New Delhi

It Takes a Village...

My daughter Rita's 78-year-old mother-in-law, who suffered from Alzheimer's disease, slipped away unseen from her home in the town of Modinagar, UP, early one morning in 2010. Everybody searched desperately for her, but she could not be traced

despite announcements over a loudspeaker attached to a cruising vehicle, and 'lost' reports on TV and local newspapers.

Four days after she went missing, one of Rita's neighbours happened to visit the village of Bhurbaral, about 12 kilometres from Modinagar, and was told about an elderly woman who had arrived there. The visitor immediately remembered the missing-person reports of the past few days. This woman, he was told, had arrived thirsty and exhausted at the home of the village *sarpanch* and asked for water. The family invited her to come in and rest, and she was soon fast asleep. When she awoke, she could not recall where she had come from, so the sarpanch's family fed her, gave her a change of clothes and let her stay, looking after her like their own mother. Indeed, other Bhurbaral residents, too, were soon caring for the elderly visitor.

Now, having got her address, the sarpanch, some villagers and a few policemen prepared to accompany her back to Modinagar. Just before leaving, the sarpanch's household and the neighbourhood came out to bid her farewell. Some even came with gifts. Since then the sarpanch and members of his family even dropped by to see their elderly friend when they came to Modinagar.

Rita's mother-in-law passed away some months after the incident, but it's heartwarming to think that she left a world—where the elderly are often seen as a burden—only after experiencing such a remarkable show of affection. *O.P. Bajaj,* Jabalpur


Get ₹4000 for your true story about a kind act by a stranger that made your day. Post it to the Editorial address, or e-mail: editor.india@rd.com

HEARD THIS ONE BEFORE?

Researchers at Leeds University, UK, say they have uncovered an unforgettable new mental condition—chronic déjà vu.

The psychologists have compiled reports on people whose feeling of reliving a previous experience is so strong, it has altered their behaviour.

One woman gave up tennis because she felt she was playing the same rally over and over again. A man claimed he'd previously attended a friend's impending funeral, while another, making his maiden tour around Europe, complained that it wasn't the first time he'd seen all the sights. Other patients say they can't be bothered to go to meet-and-greet social functions because they've met everyone there before.

However, the most severe case was a man who stopped watching television because he thought every program, even the news, was a repeat. Doctors offered to refer him to a memory clinic, but he declined. "There's no point," he said. "I've already been."

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Jiyo Jee Bhar Ke

White-Coat Dreams

A retired couple, a little girl, some caring and what you get is a miracle!

BY HEMAVATHI G.



My mother worked as a housemaid for a recently retired couple, Vimla and K.K.R. Rao, in Bangalore. The lady had been a professor of home science and her husband an Indian Railway Service official. My father was a factory worker by day. Since he also moonlighted as a watchman in the same apartment complex where Mother worked, my first home was a small room meant for the staff there. In the 1980s, as a little girl in school, I wanted someday to become "Dr Hemavathi," wear a white coat and help a lot of sick people—an incredible dream for any child in my situation.

My mother's employers, the Raos, were always concerned about us. I started calling them Appavru and Ammavru—a most respectful way of saying Father and Mother in Kannada. As I began to read, they bought me books and encouraged me. Appavru gave me Kannada lessons. Ammavru told me that my handwriting was beautiful. When my mother felt I should attend an English-medium school, just like the other kids in the complex, the Raos offered to pay the fees. They even gave me breakfast before I left for school.

MASTERFILE INDIA

I had to work hard to keep up with my privileged, well-off classmates.

Life at home was always tense, since my father drowned much of his earnings in drink and cigarettes. Yet my mother struggled on bravely for me and Prashanth, my younger brother. One day our already miserable world suddenly turned upside-down. Father was found lying dead in a ditch by the road. To add to our woes, the managers of the apartment complex asked us to vacate our room. Mother pleaded for more time, but our water and electricity connections were shut off to force us out.

It was Ammavru and Appavru who came to our rescue. They both taught yoga at Bangalore's Atma Darshan Yogashram. They asked the officials there to employ my mother as a cook so that we would also get accommodation in the campus. Even today, 22 years on, my mother works there.

"You keep studying hard," Appavru advised me, after driving us there.

"Education will change everything," Ammavru added, as my mother looked on with pride. Indeed, as I moved up in school, I met their high expectations, always topping my class. When I showed them my report card or won a prize for academic excellence, their faces would light up. I once went to school with a fever, just because I didn't want to lose out on my 100 percent attendance record.


The Raos at home.

Meanwhile, life at the Yogashram proved beneficial. During weekends, I took free yoga lessons. People from all over the world came there. Interacting with them and attending lectures taught me about other cultures. I was also learning to speak English more fluently.

The Raos continued to pay my fees, buy me books and help in whatever way the retired couple, who got by on Mr Rao's government pension, could afford. I was 13 and in the seventh standard when they had to move to Mysore. I felt orphaned and realized how much they meant to me. But life had to go on. Before leaving, they opened a bank account for me and topped it up regularly so that my studies would not suffer.

When I finished high school creditably, my mother was anxious about getting me married. "It is my responsibility," she explained. Thankfully, that did not happen and I

was free to continue with my studies. I joined the science stream for my pre-university course and loved biology and chemistry best of all.

I took the medical college entrance exam, but didn't make it. My dream of walking down hospital corridors in a white coat was beginning to fade. There were medical seats reserved for those willing to pay lakhs of rupees in donations, which we could never afford.

Ammavru and Appavru advised me to opt for a BSc in chemistry, zoology and microbiology, a subject Ammavru had once studied. I became fascinated with microbiology. In the lab, it was compulsory to wear a white coat!

After graduation, I was desperate to find a job and help my mother. I did not succeed but Ammavru encouraged me to pursue post-graduate studies. I was lucky to get a merit-seat in Bangalore University for my master's degree in microbiology.

After that, life took a happy turn when I got a lecturer's job in a Bangalore college. I enjoyed

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Ashish Bagga
Signature of Publisher

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teaching, but missed lab work and the white coats. So I applied for a research scientist's position at the Central Food Technological Research Institute (CFTRI), Mysore, and was selected. Now I'd once again be near Ammavru and Appavru after all

I was selected, but told that I'd have to learn Spanish in six months.

those years. I was thrilled and stayed with them for the first few days until I found my own accommodation. I started working with a renewed zest and sense of responsibility. Every weekend, I visited Ammavru and Appavru and had a wonderful time. "Now you must complete your doctorate!" they'd remind me.

After two years at CFTRI, a friend helped me to apply for a Mexican government scholarship. I was called for an interview in Delhi. My brother Prashanth, now a technician with a real-estate firm, accompanied me. Things moved smoothly until I was told that I had to submit my mark-sheets in Spanish within two days. Appavru had a smattering of the language, but he didn't dare try using it here! He found a Spanish nun in Mysore who did the translation. That done, I had a 5am video interview with faculty members at the institute in Mexico—all in English—over the Internet. Since I did not have a computer, I went over to the Raos for that. I was selected, but told that I'd have to learn Spanish in six months. I started immediately, weeks before I left for Mexico in August 2009.

Today, I'm at the Instituto Politécnico Nacional, in Reynosa, a northern Mexican city bordering the US on the banks of the picturesque Rio Grande. I'm in the thick of research in biomedicine, studying a filarial parasitic disease that causes blindness and is a major health threat to the world. I've learnt Spanish and, in another year, I will have completed my PhD thesis. I will finally be addressed as "Doctor Hemavathi!" I hope to return to India and work in a hospital or medical institution after that.

It's an understatement to say that I owe a lot to Appavru and Ammavru—who I know have helped other people too. Ammavru once remarked that she feels humbled when she reads about billionaires like Warren Buffet and Bill Gates giving large portions of their wealth away. "But it will be a far greater contribution," she added, "if every well-off, middle-class family could help give one little girl like Hemavathi a chance."



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The importance of financial planning for you and your family



YOUR MONEY

SAVE, INVEST, GROW

BY MAURA FOGARTY
WITH ADDITIONS BY THE EDITORS

ILLUSTRATIONS BY LIM HENG LEE

Financial experts agree that while people have much more money today than they did a generation ago, the amount of knowledge on how to manage that money hasn't kept pace—not at all. So we've prepared this report on you and your money. Take our advice on how to set up a household budget, what to do with your savings, planning for retirement and how to best use credit cards. We all must learn to successfully manage our finances. We have to take control of our money—we must set priorities, have and be in control of our money, not the other way around. **Don't let your money dictate what you can and can't do.** Here's how:

YOUR BUDGET: THE FIRST STEP TO MANAGING FINANCES

Setting up a budget takes effort, and if you do it right, the benefits outweigh the time invested. A good budget doesn't just help you save money, it also helps you stay on track in reaching your savings goals. Angeline Tan, a certified financial planner, sees many people who say they want to save money.

The successful ones, she says, are those who plan, make and stick to budgets. "It's the science of self-monitoring; if something is being monitored then you are more likely to achieve that goal," says Tan.

TIP #1

Shop around for credit cards and savings accounts. Compare interest rates and benefits.

DETERMINE YOUR CASHFLOW

First of all, consider your monthly income. This includes your salary, rental income from property you own, fixed deposit interest and any money that comes in on a monthly basis. Next, figure out how much you spend. Keep all bills and receipts you've collected and write down everything you've paid for in a month, whether it's by cash or credit card. Be honest and track every single expenditure. Implementing a good budget only works if what you've set up is completely accurate.

List all your spending under these three categories: **Fixed expenses, Committed expenses** and **Discretionary expenses.**

Fixed expenses include annual housing, insurance, taxes and car payments, things that don't change from month to month. Divide the sum by 12 to get the monthly cost. Under **committed expenses**, list utilities,

TIP #2

Read up. There are many books, magazines and websites to help you brush up on your personal finance skills. Some of them even have online calculators to help you figure out your financial goals. Try *moneycontrol.com, moneychimp.com,* or *fool.com* for a start.

cellphone charges, food, transportation, credit card payments, children's school fees and books, and allowances for elderly parents—these are things you're committed to.

Everything else falls under **discretionary expenses**: spending on clothing, entertainment, books, children's extracurricular activities, and medical bills, for instance.

As for vacations and gifts for special occasions, add up how much you spend in a year, divide by 12 and you'll have an idea of how much it costs per month. Once you've written everything down, you'll have an honest picture of where your money goes.

SPEND LESS THAN YOU EARN

There's no secret to figuring out how to save money. Just cut spending. "If you're just starting out, recognize the very basic principle of financial discipline—spend less than you earn," says Gabriel Yap, Reader's Digest Asia's financial columnist.

Take a good hard look at your expenses. If there's more money going out than coming in, you must see the red flag. Reduce your spending by starting with discretionary expenses. That's usually the easiest to cut back. Perhaps you can eat out once instead of twice a week. And pack your lunch before you go to work.

Next, look at your committed expenses. Can you take the bus or train instead of a taxi? Can you downgrade your mobile phone plan? Be more energy and water efficient at home—that can help lower your utility bills.

If your fixed expenses are more than your monthly income, you may have to think about making some big lifestyle changes or else you won't be able to save any money. Perhaps you can get rid of the car, or move into a smaller flat or house. Remember, the goal of a budget is to help you build up your savings.

50-30-20 PLAN

How much should you be spending, and conversely, saving? It depends on whether you're single or married, have children, live with your parents

TIP #3

Use a 30-day rule to help curb impulse buys. If you want to buy something that is not a necessity, write it down along with the date. Tell yourself you won't buy it until a month later. Chances are, you won't want it as much when you revisit the item on your list.

Save at least ten percent of your salary every month. Of course, the more the better.



TIP #4

Get the bank to waive any annual credit card fees. Most cards are free today. If yours is not, call the bank and threaten to cancel your credit card and they're likely to agree.

or support them, and how old you are. A general rule of thumb is you should be saving at least 10 to 15% of your income after tax. Obviously, the more the better, but this is the minimum you should be saving. As for expenses, housing is typically your biggest cost and here you should spend no more than one-third of your take home pay.

If you're just starting out in making a budget, you could try the 50-30-20 plan suggested by Harvard professor and consumer advisor Elizabeth Warren. Your fixed and committed expenses should make up half of your after-tax income; 30% is discretionary spending and the final 20% goes to savings.

It may seem daunting and a bit overwhelming to go from barely making ends meet to saving a chunk of your income, but having a plan in place is the first step.

SAVINGS & INVESTMENT

It may seem that after paying all the bills, there's very little left over for you to save. But it's crucial to build up a nest egg. Having savings is important not just for emergencies, but also in terms of looking ahead to big expenses such as buying a home or paying for your child's education, as

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"Insurance is subject matter of the Solicitation"

well as planning for retirement. Saving should be a lifelong habit.

Financial Planner Angeline Tan, says, "Saving becomes a priority only once you have a goal to work towards. That goal can be in any form—early retirement, a vacation or the ability to have financial freedom."

TIP #5

Rupee Cost Averaging is a time-tested, easy way for beginners to invest in stocks and equity mutual funds. Talk to a mutual fund agent.

PAY YOURSELF FIRST

The secret to successful saving is to pay yourself first. Tan explains, "A lot of us spend first and save the rest. The people who have the money to reach their objectives do it the other way around." Open a separate bank account and automatically transfer money into it every month right after you get your pay. That money must be used on investments and savings. Be disciplined about it.

EMERGENCY FUND

Work towards establishing a cushion to cover unexpected expenses like fixing your car or a medical emergency. It should also be enough to cover your living costs if your income reduces or you're laid off. The recent economic downturn only reinforces the importance of having this safety net. Aim for between six to 12 months of current living expenses in this emergency fund. It's best to maintain this money in a "flexi" or "sweep-in" account that gives you fixed-deposit interest rates and you may also access it easily and quickly when required.

LONGER-TERM SAVINGS

Once you've built up your emergency fund, you should start planning for your medium and long-term objectives such as retirement. With medium-term savings, you can consider fixed deposit accounts that pay higher interest but lock up your funds. For the long term, mutual funds and stocks can also help act like a savings plan.

WHY INVEST?

Make your savings work for you. If the money is just sitting in a savings account, over time, inflation will erode its value. You should always be invested. Inflation is around 2% in the developed economies, but in developing ones like India, inflation is often well above 7%. So your money loses buying power every day, if left idle.

The most common areas to invest are in property, stocks and bonds. With property, you need large sums

TIP #6

Safeguard all papers after any credit card purchase. If there's a mistake or fraud, complain and refuse to pay.

Bend the bars that are holding you back and free yourself of debt.



TIP #7

Use online banking. Some companies waive fees or offer discounts if you pay bills and transfer money online. You save time going to pay bills (and transportation costs). Don't worry, online banking is safe.

to invest. Also, with a mortgage, you are entering into a loan obligation.

Stocks and bonds require much less money. Stocks and equity mutual funds give you, directly or indirectly, part ownership in the companies involved. You can reap the rewards of that company doing well through dividends or through the value of the share price increasing. But if the company goes bust, you, the shareholder, get little or nothing back. But take heart, that doesn't have to happen.

With bonds, you essentially are loaning the company (or country, in the case of sovereign bonds) money. In exchange, you are promised the full amount paid back when the bond matures or expires, along with interest payments every year.

EDUCATE YOURSELF

Successful investors aren't made overnight. Take time to learn about investing, says Yap. "If you are young and you have knowledge, you should spend the time to educate yourself." All investments involve some risk-taking. Many people buy stocks on rumours, and sometimes make money with luck. But unless there's sufficient study and understanding of the risks—which you

TIP #8

Read the fine print on your credit card statements to understand how credit card companies calculate your fees and payment amounts.

get from reading or watching business channels, your luck can run out and you may lose money. With education, the odds in your favour get much are better. (See the books recommended on page 36.)

CREDIT CARDS & DEBT

Debt, when used responsibly, can be helpful in daily life. Without mortgages and loans, we would need big sums of cash to buy a home or car. Credit cards are convenient—we don't have to carry a lot of cash around. Says Leong Sze Hian, past president of the Singapore-based Society of Financial Service Professionals. "If you use a credit card well, it works for you. If you pay interest, it can be a nightmare."

HOW CREDIT CARDS WORK

To understand the credit card trap, you must first understand that credit card companies don't really want you to pay in full each month. They don't earn any money if you do that. They make money by charging you interest on the balance you roll over from month to month, hence the minimum payment scheme.

It can be a trap. You may be tempted to make just the minimum payments, but it's a bad idea. Often these payments barely cover the interest due. In addition, as you pay down your debt, banks might even lower your minimum payment. That may sound good, especially if you're cash-strapped but that lengthens your payoff period and ultimately you pay more interest.

Credit cards have the highest interest rates, nearly 3% per *month*. which compounds to 40% per year! If you owe ₹20,000 on your card, and you pay only the required minimum (5% of outstandings) every month, it will take you more than 11 years to become debt-free, after paying nearly ₹24,000 in interest charges.

GET OUT OF DEBT

So what do you do if you find yourself struggling to get out of credit card debt? First, pay as much as you can. Start by making bigger payments on the cards with higher interest rates

TIP #9

Credit card insurance might be helpful if your available credit limit is high and you want to protect yourself from charges resulting from lost or stolen credit cards. It can also help in the unfortunate event of a cardholder's death. Check the fine print.

and minimum payments on the cards with lower rates. Do that until you pay off each card and then go on to the next. If the cards have similar interest rates, pay off the cards with the smallest balances in full first. Or take advantage of balance transfer credit cards. These typically have low teaser rates at the start.

As a last resort, get credit counselling help from a consumer society or a financial consultant or planner. This can help you negotiate with banks to set up a payment schedule and even reduce your interest rates.

> **TIP #10**
>
> **Inform the bank if you're travelling overseas or about to make a large purchase on your credit card. Banks might think there's a suspicious charge on your card if your spending pattern changes. The last thing you want is a blocked card while you're travelling or away from home.**

USING CREDIT CARDS WISELY

The key to making debt work for you, is knowing how to use credit wisely. Be realistic about how big a loan or mortgage you can handle.

Pay off your credit cards at the end of each month. It's the most effective way to stay credit-healthy. Limit the number of cards you own. For most of us, just one is enough.

TRY DEBIT CARDS INSTEAD

Better still, give up your credit card and use a debit card for purchases. This ensures that you stay out of card debt, since you can't spend more than the balance you have in your bank account. But just be careful even here: Choose a card that requires you to key in your secret PIN even for purchases and not just at the ATM. They're safer (Maestro cards require it). If your bank does not offer such a card, start an account with another bank that offers it. And never write your PIN anywhere on your card.

RETIREMENT

It's never too early to start planning for retirement. The sooner you get started the better off you'll be in your golden years. A good financial planner can come in handy. They can help you calculate your retirement goals and develop a plan on how to reach those objectives. Ask around from friends and family for recommendations on experienced and trustworthy advisors. In the meantime, here's how to get started.

VISUALIZE YOUR RETIREMENT EARLY

How much will you need to retire comfortably? The answer is, it depends. Calculating how big your nest egg should be requires you to think carefully about what you'll be doing when you retire and how you'll want to live. Will you be stopping work completely or will you want to work

part-time? What kind of lifestyle will you expect to have?

The aim here is to quantify your retirement goals. While there is no magic number or formula, for most people, a common estimate to live comfortably is two-thirds of their current income, assuming they've paid off their home loan and have no children's expenses. For example, if you want ₹35,000 a month in retirement, you'll need roughly ₹50 lakh invested to generate that income.

Don't forget to consider the possibility of higher medical expenses, says financial planner Angeline Tan. "When one gets older, we may need more money for checkups and medicines." Also, take medical insurance: it's tax deductible. Major illnesses like heart attack and cancer must not be ruled out, so discuss "critical illness" covers.

TIME HORIZON

Figure out how long you'll need that retirement income to last. A big mistake people make is underestimating how long they will live. With better medical care today, people live longer and the last thing you want is for your money to run out.

Also take a look at how much time you have between now and retirement. The longer the better, since time is an asset for money to grow.

IT'S ALL ABOUT THE PLAN

Savings alone won't build up your nest egg. Experts agree you'll want a diversified portfolio of different types of assets to generate the income you'll need. A combination of fixed deposits, stocks, bonds and property should be considered, depending on your time horizon and risk tolerance.

The key is to contribute on a consistent basis. Be disciplined about it. And monitor your investments regularly. This is your hard-earned money, so make sure it's working for you. Also, as you advance through the years, your financial situation changes. Make adjustments to your plan accordingly. Planning for retirement requires some diligence and discipline. Be realistic about what you can achieve and start early. "The biggest mistake people make is they don't even think about it," says one expert.

So there you have it. Your action plan on how to successfully manage your money. It's not rocket science, but it does require a plan, commitment and a long-term view. Begin by taking small steps. Start with budgeting and making sure you save. As you achieve your goals, you'll feel more confident and inspired to go even further. Don't wait. Start today and you'll be on your way to financial freedom. ■

BONUS TIP

Planning for your financial future doesn't have to be intimidating. All you need to do is take the first step.



SEX, TEENS AND THE WEB



IT'S A WORLD WHERE SEX IS TREATED AS JUST ANOTHER COMMODITY, WITH ROUND-THE-CLOCK ACCESS AND NO CENSORSHIP BY LISA FITTERMAN

© GETTY IMAGES X2

It promised to be fun and a bit racy; a way for Arto* to bond with his buddies in his small town in the south of Finland. It was something they all whispered about and snickered over. ***Sex! Naked people! Breasts!***

When his friends complained they weren't allowed to visit such sites in their own homes, he said they could come over to his place. Arto didn't ask his parents for permission. Maybe he didn't want to think about how they would react. Besides, they'd never find out, right?

The boys crowded around Arto's computer in the family's home office. When the movie started, it soon devolved into images they didn't understand, into arms, legs and other body parts that looked huge on the screen. The images made them feel weird and excited. Was this what adults—their parents—secretly did behind closed doors?

Well, that's that, Arto thought. Only it wasn't. Because he'd never thought that his mom, an accountant, would do something as obtrusive as check the browsing history on his computer. All of a sudden, he was grounded for a whole month. His parents were mad—and shocked.

At the time, he was ten years old.

*The names of the children and some teens in this story have been changed.

We have all been through it: that first exploration of sexuality and limits, a mystery to be slowly unravelled, deliciously taboo and just a little bit dangerous. Back in the day, it may have occurred, fumbling, while at unchaperoned parties. When we asked our parents questions, they didn't tend to go into graphic detail. There were non-answers like "Nice girls don't do that," "Boys only want one thing" or "You'll get a reputation."

No longer. The Internet and portable technology such as smartphones have changed all that.

Kids the world over now consider the Web their go-to resource for everything they always wanted to know about sex and sexuality, including dirty pictures and movies. It's a world where sex is treated as just another commodity; where access is round-the-clock with no censorship save for the cursory proviso, "If you are under 18, click here."

In 2010, a survey of 25,142 children and teens in 25 countries, reported that nearly a quarter had seen sexual

or pornographic content both online and off, some more than once a month. In 2006, a study in the Netherlands of 471 teens aged 13 to 18 concluded that the more often they sought online porn, the more likely they were to view sex as a purely physical activity. Two more Dutch studies in 2009 found that boys who used the Internet as their only source of information about sexuality were especially likely to copy the behaviours they saw, rather than setting their own boundaries and standards. And if you think Indians are far behind, be under no illusion. A study last year found seven Indian cities, including "conservative" Kolkata, Chennai and Lucknow, among the world's top ten cities where "sex" was the most frequently searched word at *Google.com.*



"UNLESS YOU'RE CAREFUL, IT CAN COLOUR A CHILD'S ATTITUDE TOWARDS SEX AND RELATIONSHIPS. IT DEHUMANIZES."

Online porn content is far from *Playboy* magazines with their artfully posed, low-lit crotch shots. Here the images are hardcore. Dutch Internet expert Bamber Delver notes that as a result of his Internet viewing, a kid might be convinced it is absolutely essential to have an extraordinarily large penis, or that silicone-enhanced breasts are the norm. A child's sense of sexual reality can be affected by viewing porn at an early age.

In an independent UK report released last year, for which researchers interviewed 520 kids between the ages of seven and 16, and over 2000 parents, many of the latter complained that their sons are shocked to learn that girls actually have pubic hair because their experience has been limited to ogling shaven pubises on the Internet.

Sites feature a dizzying array of videos, including ones with live sex and videos of women categorized by race, and/or size. "And these are just a few of the sites kids have told me about," Delver exclaims. "Sex education is no longer the exclusive territory of parents or of schools. Unless you're careful, it can colour a child's attitude towards sex and relationships. It dehumanizes."

Says Terri Apter, a psychologist and tutor at Cambridge University, whose work focuses on family dynamics and work-family balances, "What bothers

In India, help is at hand

Parents should think about the fact that seven Indian cities featured in the top ten cities worldwide where "sex" was the most popular word used in *Google.com* searches made last year. Indian parents seem hesitant to acknowledge that there's so much sex online and in their children's daily lives. And with little or no sex education in our schools, clearly, Indian youth are turning to online sources for information and pornography.

"It is parents who can best understand the sensitivity of their child and explain things about sexuality accordingly," says Ranjana Kumari, director, Centre for Social Research, Delhi. "Such explanations can help children maintain proper perspective and not get carried away when they come across startling things on the web."

Meanwhile, a report on sexuality and the Internet by the Association for Progressive Communications, a global network of social activists, based on research done in five countries, including India, states that "with few resources and little guidance on how exactly to talk about sexual content and potential dangers on the Internet, parents interviewed felt somewhat uncomfortable and limited in their approaches to keeping children safe online."

For help, parents may refer to guides on discussing sexuality with their children, published by TARSHI (Talking About Reproductive and Sexual Health Issues), a Delhi-based NGO, on their website *tarshi.net*. TARSHI also has a helpline providing information on sexuality and lists other helplines nationwide. Another useful site for youngsters to consult is LoveMatters (*lovematters.info* for English and *lovematters.in* for Hindi).

Aarti Narang

me is that it is infiltrating culture to the point that more women and young girls think they're valuable only insofar as they're desirable and pretty."

A 2006 Dutch survey of 11,000 under 18s notes that many girls post inappropriate and sexualized pictures of themselves on social network sites such as Facebook and Orkut. Nine percent of girls said they had posted sexual photos and regretted it.

Some teenage girls sound older than their years, knowing and blasé. Like Renée, a tough 18-year-old in Romania, who sports thick black eyeliner and a beauty mark, and airily admits that "of course" she has both received and sent 'sexts' (sexual images and texts) on her smartphone. Some sound anxious like Jana, a 16-year-old in Hungary who thought she might be a lesbian because the heterosexual sex she watched on the Internet seemed so wild, rough and unfeeling.

Still other youngsters are exposed to more than they should be, like six-year-old Oskar, also in Hungary, who complained to his parents that his nine-year-old friend was trying to do strange things with him; it turned

out the other boy was only imitating what he'd seen while watching sexually explicit movies with an older brother.

Jacob, a self-aware budding artist near Stockholm, visited his first porn site two years ago, when he was 14. All the kids in school were talking about it. It was funny, they said, and shocking, weird and totally disgusting.

When he got home from school, he shut himself into his bedroom, signed onto his computer and typed the site's URL into his browser. Almost immediately, his screen was full of options: lesbian, old and fat, hairy, Blacks, blondes, big breasts and bondage videos that promised "real torture, real pain, real tears." There was even animated porn, with wide-eyed, Japanese-inspired cartoon characters as "wild women who will do everything your wife won't."

Jacob didn't know where to look. "It felt powerful," he says. "Like I could do anything."

Parents can't be naive, says Bamber Delver. They can't believe that their sons and daughters don't know about these websites because the chances are, they do. Think of it as the new "normal"—a rite of passage that has gone viral.

Given how the Internet has changed the way kids learn, its central role in their sex education shouldn't be a surprise. Sex is still one of those embarrassing topics adults tend to avoid. And it's so easy to go online to have questions answered and curiosity satisfied, prurient or not.

For Jennifer, a thoughtful 16-year-old in a city in the south of Holland, the Internet has never been a place to be turned on so much as a database, a place to go whenever she or her friends had questions about sex.

At the same time, Jennifer rolls her eyes when she sees posts online by girls who are worried their boyfriends will dump them if they don't have sex. Even her friends have fallen for this way of thinking.

"It's what they think you need to do to keep a guy," she says. "I'm the only one with a boyfriend for two years but I'm just not ready to have sex yet. My friends don't believe me."

Although kids aged ten and younger can encounter sexual images, most countries, including India, don't offer mandatory sex education in primary grades. So it comes down to us, as parents and educators to talk to kids as soon as they are able to listen, to create a space that feels safe.

"The important thing is to stay in contact," says Gisela Priebe, one of the authors of "See Me," a Swedish study on the phenomenon. "Whatever your children have done, it shouldn't matter. You should stress that they can tell you anything, even though you may not like it."

Sanderijn Van der Doef, a Dutch psychologist and author of a popular series of explanatory sex manuals for kids, stresses that parents and

teachers must familiarize themselves with both the good and bad sides of the Internet before initiating conversations with children about everything from emotions to bodies, reproduction and the importance of self-esteem. "It's about teaching them to communicate and seek help," she says. "Start early and they'll know that talking about sexuality with their elders is not taboo."

There are some Internet sites that clearly and simply explain the ABCs of sex and sexuality, like US-based Scarleteen at *scarleteen.com*. "It's good to give kids a healthful option," van der Doef says. "They're going to consult the Internet no matter what."

Back in Finland, Arto, now 16, is a thoughtful young man who believes that the Internet is still the only place he can get "good, totally unbiased information" about sex. As a teen exploring his own sexuality, he recently came out as bisexual—he likes the fact that it is non-judgmental. Besides, he avoids the "weird stuff" and he knows enough not to take everything at face value.

"I don't talk about sex with my parents now, although they kind of half-jokingly ask if I've had it yet," he says. But he does have spirited arguments with them on related topics. Recently they were all playing a board game when Arto made a remark about using money to make people do sexual things. "We started yelling but we calmed down and discussed it," he recalls. "I think that's a good thing to do as a family. "

And what of 16-year-old Jacob, the budding artist in Sweden?

Since that first visit to a porn site, most of what he knows about sex, he has got from the Internet and links sent by friends. Sometimes, the links are quite extreme. "One had a woman being raped or something, all surrounded by these tentacle things," he says. "It was gross."

But do he and his friends think that these websites reflect real life? He pauses before answering.

"I know there's a difference," he finally says. "Sure, I get turned on. I know that some people may think that it's real. I mean, I'll be on sites where people post stuff and some of it is really dumb!"

In the long term, it's not really what he is looking for. Rather, he wants to have a relationship with actual feelings, maybe even love, even though he knows that's a big word for someone his age. "I'd like her to have dark hair and body piercings," he continues. "And," he ends with touching candour, "she has to be shorter than me. I'm really short."

A UK football match ended in a mass brawl, after a stand-off escalated into full-scale violence involving both teams and spectators. One player's jaw was broken. The match had been organized to promote racial harmony.

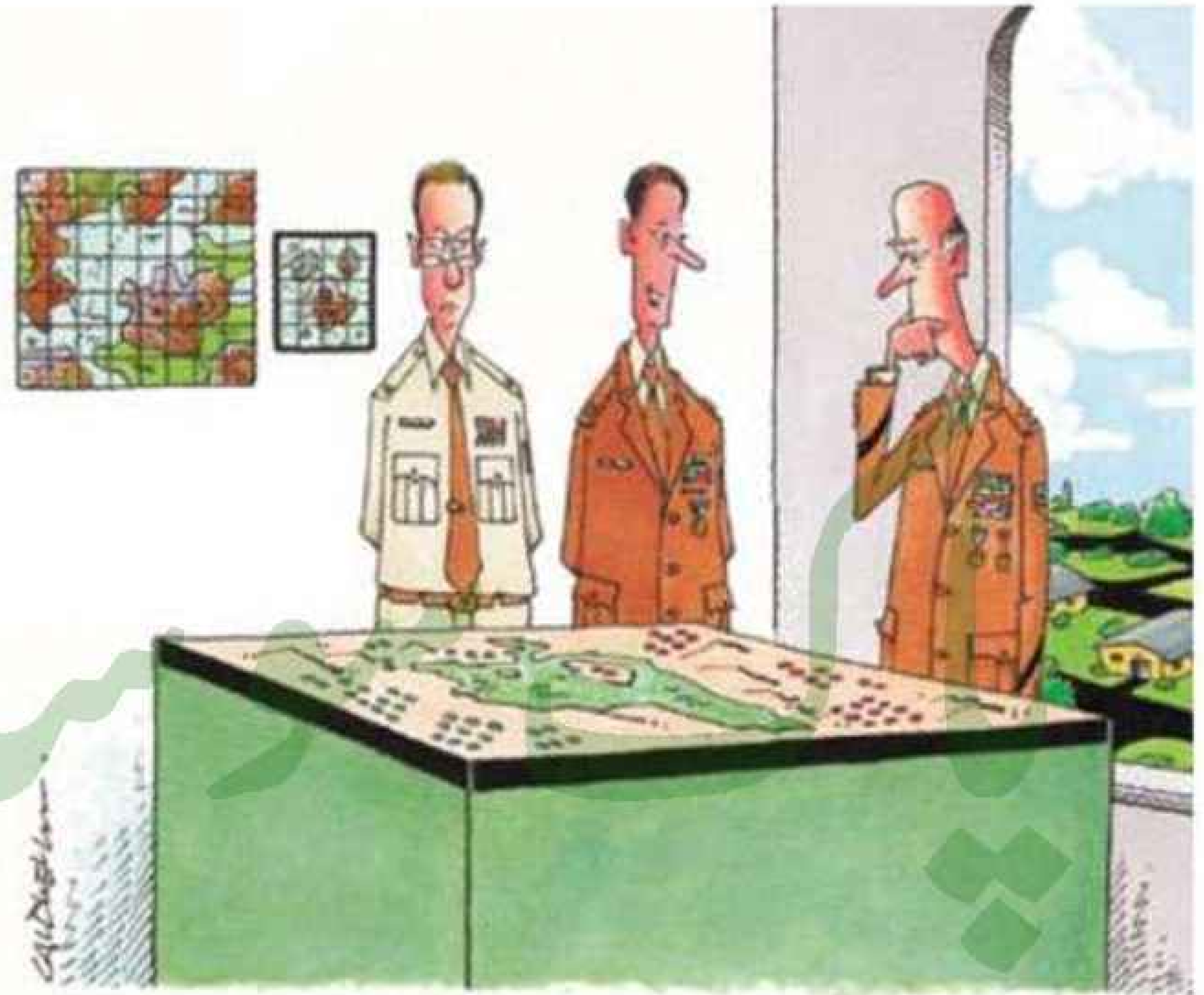
Off Base

HUMOUR IN UNIFORM

I was a captain posted at the military hospital in Leh, Ladakh, known for its harsh and extremely cold conditions. One day, the Army chief came visiting. At one point, the chief took in a breathtaking view of the snow-clad mountains and exclaimed, "What a beautiful sight!" quickly adding, "... for a day or two."

That's when I thought about my tenure there: Two years.

Colonel (retd) Dr M. Mohan Kumar, Secunderabad



"It's your call, General. Are we the little blue guys or the little red ones?"

Military cost-cutting has hit everything, including toilet paper. Only the cheapest graces our latrines. So when a few boxes filled with the good stuff—two-ply tissue!—arrived, we soon learnt they had been intended for the officers' club.

"I should have known," grumbled one sergeant. "Our officers demand everything in duplicate!" *Gary Winter*

We were on our destroyer's bridge when the captain noticed something wrong with our course.

"I believe you're out of position," he told the junior officer. "Please come to the left a little." So the officer took a step to the left.

"I don't think that's far enough," said the captain. So the officer stepped left again.

"Perfect," the captain said. "Now bring the ship with you."

Frank Collins

Marine Corps pilots and aircraft maintenance technicians have a special bond. So I was unfazed when a pilot described a vexing problem.

"The radio," he said, "worked intermittently ... but only sometimes." *James Bulman*

Your favourite new joke or one-liner might be worth ₹1000. Send it to us at the Editorial address or by e-mail.

ILLUSTRATED BY JOHN CALDWELL


RAINBO

The *Rainbow Warrior II* is being retired from service after 22 years with Greenpeace.

A WARRIOR'S LAST JOURNEY

BY LYNN LEE
PHOTOGRAPHY TIM PELLING

The waters off Victoria Harbour are choppy and the skies look threatening. There's a light sprinkling of rain. It's not a great day to be on a boat, and yet, a queue snakes along Ferry Pier 2 in Central Hong Kong. It is a diverse crowd—families with children, talkative teenagers, the occasional tourist and a few amateur photographers. They wait patiently in line, braving some pretty gusty conditions for the chance to meet a superstar of the environmental movement.

At first glance, the object of their fascination doesn't look like much. She's not very big and not very fast, and at 54, her age is starting to show. And yet her reputation precedes her, her history is the stuff of legends and her name evokes in many, a deep, emotional response. She



The *Rainbow Warrior* docked at Victoria Harbour in Hong Kong.

is the *Rainbow Warrior*, the iconic campaign ship of the environmental group Greenpeace. And after 22 years of service, she is nearing the end of her journey with the group.

Inside the ship, a group of visitors breaks out in spontaneous applause as their guide introduces Captain Mike Fincken. The South African waves back, smiles and gamely agrees to pose for photographs. For Fincken, this part of his work is just as important as the direct action Greenpeace is famous for. The NGO survives on funds from the public and activities like this open boat are instrumental in helping campaigners connect with old supporters and bring in new donors.

"It's been a busy few days," Fincken says over cups of hot tea a little later. "We've had so many visitors."

There's good reason why. This could well be the last chance Hong Kongers get to see the boat up close. She heads off to South Korea next, and after that, her fate remains uncertain. Greenpeace is putting the finishing touches to what it calls the world's "first purpose-built environmental campaigning ship." It's the new *Rainbow Warrior*, the third, and it's scheduled to set sail this summer. That means that after more than two decades of faithful service, the current *Rainbow Warrior* will have to retire.

Captain Fincken looks thoughtful when you ask him how he feels about saying goodbye. It is, effectively, his last full day on board the ship. He leaves for a vacation in the morning and won't be joining his crew on the journey to South Korea.

"It's a little bit of sadness," Fincken says, "but mostly it's appreciation

because it's been my home for the last five years."

He calls the experience his "formal education." The *Rainbow Warrior* was where Fincken learnt to be a captain. It was where he found purpose at a time when he was trying to put meaning back into his life. On his personal blog (*mikemate.wordpress.com*), Fincken writes eloquently and movingly about his transformation from regular Joe to activist. The journey—both painful and uplifting—started with the death of his partner of 11 years in 1998.

He eventually went to work on a series of cargo ships. In his spare time, Fincken tended his garden. He never meant to become an environmentalist. But then he signed up for a course on organic farming and learnt about earthworms. And suddenly, the world looked a little different. The wriggly creatures, he discovered, help condition the soil and make things grow. But their population is also in peril, as farmers around the world turn to a variety of insecticides to help eradicate pests.

"And so my eyes opened," Fincken says. "I couldn't turn my back on anything like that."

He started looking around for an environmental group to join. And then in 1994, while on shore leave in Vancouver, Canada, he found Greenpeace. It seemed like a perfect fit. They believed passionately in saving the environment, and they had boats. In 2003, he became a fulltime member of the team.

RAINBOW WARRIOR MILESTONES

10 July 1989

Rainbow Warrior II launched

The ship embarks on a European tour followed by a driftnet campaign in the Pacific. Later that year, a UN moratorium on high seas large-scale driftnets is passed.



31 July 1991

Horrific legacy of oil spill

The sinking of the *Exxon Valdez* creates an environmental nightmare in Prince William Sound, Alaska. The *Rainbow Warrior* heads to the region to document the devastation.



01 March 1992

France cancels nuclear testing on Mururoa Atoll

Planned nuclear tests are cancelled at Mururoa Atoll, following a *Rainbow Warrior* visit to the test zone. New video techniques allow millions around the world to see the ship's confrontation with the French Navy.

Sidebar continued on page 93 ->

To go on campaign with the *Rainbow Warrior* is an exhilarating thing. Those who have done so often speak of a sense of empowerment and purpose, of being a David in a sea of Goliaths.

"I can really feel the power of the ship," says Apple Chow. "It's an amazing experience."

It's clear the 30-year-old Hong Konger is still on a post-mission high; she's just returned from her first expedition on board the *Rainbow Warrior*. most important encounter of her final voyage. Pulling into harbour one day, the crew sighted a ship they'd been investigating for some time. It was a Taiwan-owned boat called the *Lung Yuin* and Greenpeace had long suspected it of being involved in illegal fishing activities. Sheer coincidence brought the vessel to within 300 metres of the *Rainbow Warrior*. The campaigners felt they just had to act.





Campaigner Apple Chow had her first mission in January 2011.

The campaign in January focused on establishing a marine reserve in the Pacific high seas to protect tuna stock and Taiwan's position on supporting sustainable fisheries. Chow, who studied biology at university, is clearly passionate about the subject.

"If we do nothing, the fish stock, the tuna stock in the Pacific area will collapse in three to five years," she exclaims, eyes flashing.

It was in Taiwan that the *Rainbow Warrior* had what both Chow and Fincken describe as probably the

"We actually stopped the boat from sailing," Fincken says with a hint of pride. "One of the activists went and climbed up the ship's anchor and attached himself to it so they couldn't pull the anchor up."

The standoff lasted three hours and ultimately ended with the arrival of the police. Chow says Greenpeace presented Taiwanese authorities with plenty of evidence against the *Lung Yuin*, but they chose to ignore it.

"They arrested the wrong people." Fincken says, shaking his head. "They

arrested the Greenpeace people and escorted the illegal boat out of harbour to go back out to the Pacific and continue with doing damage to the oceans."

The run-in with the *Lung Yuin* is classic Greenpeace-style activism—daring, committed, flamboyant and for some critics, entirely too controversial. Asked how campaigners can justify breaking the law in order to make a point, Fincken replies with



Fincken says no firm decision has been made on what will happen to the *Rainbow Warrior* now.

a joke about port authorities always being on alert whenever they see the *Rainbow Warrior*. But he follows that up with a reminder that Greenpeace staff are trained to engage only in peaceful direct action.

"Once the police arrives," he says, "it's game over."

Chow explains that direct action is useful because it helps draw attention to an issue and stops destructive activities at the frontline. The encounter with the *Lung Yuin*, for example, forced Taiwan's Fisheries Agency to release a statement defending its policies. This in turn triggered debate over a topic that the press might have otherwise ignored.

Despite their best efforts, some encounters do turn ugly. Boats have sunk and campaigners have been injured. Fincken himself has been shot at by Dutch fishermen with pyrotechnic flares, or rockets more often used as distress signals.

"One went over the head," he says. And then, true to his Greenpeace training, adds: "Quite dramatic footage from the video."

He tells you his most memorable run-in happened in Rotterdam in 2008. The crew was attempting to stop a large coal ship from coming into port when two tug boats showed up. It was the Dutch police and they proceeded to push the *Rainbow Warrior* out of the water and onto the ground.

Inside, as crew members scrambled to keep their balance, Fincken had to figure out what to do next. "Suddenly I realized that the wind was fairly good and was blowing offshore."

He set the sails and the *Rainbow Warrior* caught the breeze, turned and glided right back into the sea. Fincken smiles as he tells you all this. It's clear he relishes the memory.

What happened next?

"They left us for a bit and they came back with a lot of police and they came on board."

Game over. For Fincken though, it was a small victory. A signal to authorities that Greenpeace was standing its ground, was not backing down.

Other confrontations have ended in tragedy. Who has not heard of the now infamous incident in 1985, when French intelligence forces bombed the original *Rainbow Warrior* off the coast of New Zealand? One campaigner died in that attack. To this day, the boat remains at the bottom of the sea.

Are the risks worth it? Fincken's probably been asked this same question a thousand times before. Still, he mulls it over carefully. In the Amazon, he tells you, a standard piece of Greenpeace equipment is a bulletproof vest. That sounds frightening. But then he adds, "If it's too dangerous, we won't go ahead. Because human life is so important."

Fincken runs a tight ship. Breakfast at 7:30am sharp, chores at 8. No one is exempt, except for the crew who stood up at night. For newbies like Chow, it's a routine that takes getting used to.

"I don't clean toilets at home," admits Chow, "but I do it when I'm on the ship."

This roll-up-your-sleeves-everyone-muck-in spirit is vital on a small ship where personality clashes and cultural differences can cripple operations. The *Rainbow Warrior* is just 55 metres long. Space is a premium and so is privacy. Fincken points out that each expedition involves a crew of about 16 people hailing from at least a dozen different countries. There's always the potential for misunderstandings.



Crew members onboard the ship have tasks to complete and a routine to follow.

"That's where I come in as well," he says. "A lot of times, I'm just talking to people."

It's clear he likes cultivating the community, the sense of purpose, the camaraderie, the discipline.

"It's a very regular routine," says Chow. "It takes time to adapt."

Today though, the routine is a little different. There's the open boat, and then in the evening, a party to thank everyone who has contributed to this

leg of the journey. Also on board, is a team from a French NGO. They are in Hong Kong to inspect the *Rainbow Warrior*, and to explore the possibility of turning her into a floating hospital in Bangladesh.

Fincken tells us all options are on the table. Nothing's been decided yet.

"We're also looking into the most environmental way of recycling her." His voice is even as he says this.



You ask him how he feels about the proposal. Wouldn't it be sad if the ship ceases to exist? His reply is almost instantaneous.

"The whole spirit of the *Rainbow Warrior* is more than the boat that it is contained in. It's like we are more than just our bodies. There is more to us than meets the eye."

Since this article was written, the Rainbow Warrior *was sold to the Bangladesh NGO, Friendship. She now serves as a hospital ship.*

08 July 1995

Seven million sign petitions to stop testing

The *Rainbow Warrior* is seized by the French during a protest against the resumption of nuclear testing. More than seven million people sign petitions calling for a stop to the testing.

13 June 2003

Rainforest logging exposed

The *Rainbow Warrior* intercepts a transport vessel carrying timber from the rainforests of Cameroon. The ship is detained by the Spanish Civil Guard and finally released following a month-long campaign.



03 January 2005

Aid for tsunami survivors

The *Rainbow Warrior* transports vital food, medical supplies and Médecin Sans Frontières staff to areas destroyed by the tsunami that stunned the world on 26th December (Boxing Day), 2004.

28 October 2008

Tackling the coal industry

Warrior crew and activists protest the first coal-fired power station to be built in England in 50 years, highlighting the high levels of CO^2 emissions that would be emitted. The move pushes EON Energy to defer its plans for the station by at least three years.

Health

The Reader's Digest VERSION

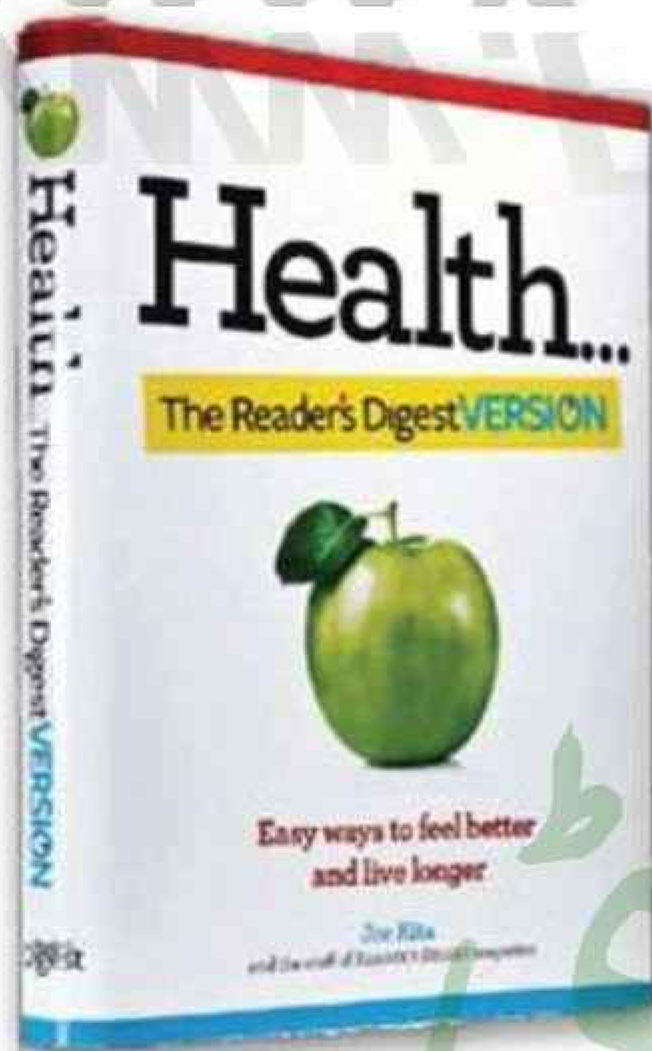


Fight pain, lose weight, feel great, live longer—here's what really works. An exclusive excerpt from our new book

Remember when going to your doctor was like visiting a friend? The waiting room was homey, the smiling nurses greeted you by name, and the doctor fixed everything right there, with nary a referral. And then you got to choose a lollipop.

These days, we're recognized by our files, not our faces, and the receptionist's first words are "Do you have an appointment?" or maybe "Do you have medical insurance?" And lollipops? Well, those promote obesity, you know.





Coming soon: *Health ... The Reader's Digest Version.*

Even worse, patients are losing their patience—with costly insurance covers that are dicey, with doctors who have less time, with health information that gets more confusing. Staying healthy has become a source of stress, not satisfaction.

Doing nothing has never seemed more appealing. That's why we decided to offer a little medicine of our own—succinct, practical, straightforward advice on health and well-being from the latest book in our Reader's Digest Version series. Read this article: It's easy to follow and friendly. And there's no waiting. And although we couldn't include a lollipop in the package, we guarantee you'll leave feeling this is one challenge you have unquestionably licked.

How to Cut Down on Cravings

Sometimes it seems as if no matter how much we have, we want more. But getting it isn't necessarily good for us—just look in your wardrobe, the storeroom. Or look at your middle in the mirror. In fact, let's start there, since food cravings can be especially destructive to your health. Here's how to control them.



Determine what you're really hungry for.
The next time you get a craving, ask yourself if you're stressed, sad, or bored. If so, you may be eating to fill an emotional void. Keep a "desire diary" for a week or more, and note your mood whenever you're hit by an irresistible urge to chow down. If stress is your trigger, exercise more to relieve the pressure. If loneliness drives you to a pack of potato chips, call someone. Remember that true hunger is easy to satisfy; any food will do. Emotional hunger, on the other hand, often manifests itself in desires for specific things like ice cream and fast food.

Get off the energy roller coaster.
A second big cause of ravenous cravings is a diet that's too full of refined carbohydrates, which can produce drops in blood sugar that prompt hunger. If you have something sweet for breakfast, you'll get a nice jolt of energy from the sugar and simple carbs, but by mid-morning, you'll be craving more. To stabilize blood sugar and appetite, start

> “Never go to a doctor whose office plants have died.”
>
> *Erma Bombeck*

eating more protein and fibre. Tomorrow, try eggs and whole-wheat toast for breakfast or a bowl of fibre-rich cereal with nuts, and see how easily you make it to lunch.

Stay hydrated.
Many people think they're hungry when they're actually thirsty. Drink a glass of water and wait a few minutes to see if your craving subsides.

Distract yourself.
Taste buds have a very short attention span. Pop a mint, brush your teeth, check e-mail, call a friend, or take a walk. In many cases, you'll find you weren't really hungry.

How to Stay Calm and Feel Better

(No Valium required)

One of the first things armed combatants, military pilots, and bomb experts master is how to remain calm under pressure. Retired US Army Lt Col David Grossman, who trains them, always includes a lesson in breathing. The more excited or stressed you are, he explains, the quicker and shallower your respiration will be and the higher your blood pressure and heart rate will jump. Too many people live in this state of alert, which compromises physical and mental performance, in addition to health.

To begin changing how you breathe, do this:
Put your hand on your belly and breathe normally. You'll probably notice that very little is happening down there. Now try letting your belly expand like a balloon as you inhale slowly through your nose, then let it deflate as you exhale. That's how you should be breathing all the time. The additional oxygen will nourish every cell in your body and ease your stress.

How to Cut Your Cholesterol, Naturally

Cholesterol-lowering drugs are cheap and effective—and if your doctor says you need them, we have no argument. But if it's a judgement call, consider this: So many people nowadays address every problem with a pill that overmedication is a serious health problem in itself. Besides, not addressing the root causes of high cholesterol, such as a poor diet and a sedentary lifestyle, puts you at risk of other chronic illnesses, like hypertension and

How to Make a Better Ice Pack

Pour 1½ cups water and ½ cup rubbing alcohol in a ziplock freezer bag (one litre); seal the bag and throw it into the freezer. The alcohol will keep the water from freezing solid, leaving you with a mouldable slush that conforms perfectly to knees and foreheads.

diabetes—even if you take a pill for your cholesterol. All of this adds up to powerful reasons to try the three most effective natural strategies for managing cholesterol:

Rough up your diet.

The No. 1 foodstuff for lowering cholesterol is soluble fibre—it reduces the absorption of cholesterol in the intestine. One study showed that people who eat a high-fibre diet have about a 30 percent lower risk of heart disease than people who shun the stuff. Bonus: A fibre-rich diet will probably reduce your waistline, too, because these foods fill you up. Oats, apples, barley, and sun-dried plums (also known as prunes) are all soluble superstars.



Follow this training plan.

While any exercise is good for your health, some workouts are particularly effective at raising HDL, the good kind of cholesterol. First, the longer your aerobic workout (as measured by duration or distance), the better the results—intensity doesn't matter as much. A combination of aerobic and strength training can reduce weight—which can move your cholesterol numbers in the right direction too. Try a weekly program that alternates two or three days of walks, runs, or bicycle rides at a moderate pace with two or three days of total-body resistance training. (If you've been sedentary, work up slowly under the guidance of a doctor and trainer.)

Become less of a man or woman.

If you lose weight—as little as two to four kilos—your cholesterol numbers will improve. Even better news: If you follow our first two tips, you are likely to lose weight automatically.

How to End Back Pain

Lower-back pain is the most common cause of disabling pain in people under 45—and almost everyone will suffer from it at some point in life. Fortunately, most cases can be managed

The Diabetes 11

Based on the latest research gathered by the American Diabetes Association, here are the 11 best foods for fighting this disease. They're all rich in calcium, potassium, fibre, magnesium, and vitamins A, C, and E—the nutrients that appear to pack the most punch. (And remember: It's best to get these nutrients through food, not supplements.) **1.** Beans. **2.** Dark leafy greens. **3.** Citrus fruit. **4.** Sweet potatoes. **5.** Berries. **6.** Tomatoes. **7.** Fish (choose fatty fish like mackerel (*bangda*) high in omega-3 fatty acids). **8.** Whole grains. **9.** Nuts. **10.** Skim milk. **11.** Fat-free curd.

How to Avoid After-Dinner Distress

There are millions of cases of food-borne illness around the world every year. One of the most surprising culprits: sprouts. In fact, some activists have called for warning labels—no joke! The reason: The ideal growing conditions for sprouts are also ideal for bacteria. Protect yourself: Cook sprouts, or swear off entirely.

or even eliminated with lifestyle changes. Here are a few little things you can do to make your spine smile.

Clean out your handbag.
Hanging a heavy weight off one side of your body stresses your skeleton as muscles try to compensate. Weigh your shoulder bag, backpack, or briefcase on the bathroom scale. If it's more than 10 percent of your body weight, pare it down.

Carry less cash.
Hey, big spender: Sitting on a fat wallet all day tweaks the spine and can compress a crucial nerve in the buttocks. That can cause sciatica—inflammation of that nerve. This problem is so common among men that it actually has a name: wallet neuropathy.

Reach for heat before pills.
When back pain strikes, try treating it with a wearable heat wrap rather than ibuprofen or paracetamol. These pads provide 40-degree C heat for up to eight hours. A study published in the journal *Spine* found they supply more relief than the maximum dose of nonprescription pain relievers and have longer-lasting effects.

Listen to your tailor.
Imagine this: You're getting your trousers hemmed when your tailor mentions that one of your legs is shorter than the other. Well, pay attention—any discrepancy greater than about an inch might put a strain on your back. If the tailor detects a minor difference, try a Dr Scholl's–type insole in your shoe or consult a podiatrist about custom inserts.

Assume the position.
When sitting still for a long time, put something under your feet so your knees are slightly higher than your hips. This move eases pressure on the lower back.

If you Bought Medicine Online...

"No prescription necessary?" No, thanks.
No matter how tempting it may be to order a drug like Viagra without an embarrassing conversation with a doctor, if an online seller doesn't require a prescription, there's a good chance the pills you

> "It is a mathematical fact that 50% of all doctors graduate in the bottom half of their MBBS class."
>
> *Anonymous*

How to Live to Be a Hundred

Sure, your genes have something to do with your life span, but the doctors we spoke to agreed that you can make a big dent in your risk of chronic disease by doing 12 simple things. What's more, the following checklist isn't just a prescription for living long; it's your ticket to living well.

1. Stop smoking. Four years after doing so, your chance of having a heart attack falls to that of someone who has never smoked. After ten years, your lung cancer risk drops to nearly that of a non-smoker.



2. Exercise daily. Thirty minutes of activity is all that's necessary. Three ten-minute walks will do it.

3. Eat five servings of fresh produce daily.

4. Get screened. No need to go test-crazy; just get the health screenings recommended for your stage of life. Check with your doctor to make sure you're up-to-date.

5. Get plenty of sleep. For most adults, that means seven to eight hours every night. If you have a tough time turning off the light, remember that sleep deprivation raises the risk of heart disease, cancer, and more.

6. Ask your doctor about low-dose aspirin. Heart attack, stroke, even cancer—a single 81 mg tablet per day may fight them all. (Aspirin comes with risks, though, so don't start on your own.)

7. Know your blood pressure. It's not called the silent killer just to give your life a little more drama. Keep yours under 120/80.

8. Stay connected. Loneliness is another form of stress. Friends, family, and furry pets supply vitamin F.

9. Cut back on saturated fat. It's the raw material your body uses for producing LDL, bad cholesterol.

10. Get help for depression. It doesn't just feel bad; it does bad things to your body. In fact, when tacked onto diabetes and heart disease, it increases risk of early death by as much as 30 percent.

11. Manage stress. The doctors we surveyed say that living with uncontrolled stress is more destructive to your health than being 14 kilos overweight.

12. Have a higher purpose. As one physician advised, "Strive to achieve something bigger than yourself." By giving back, you give to yourself.

receive (if you get them at all) will be counterfeit, improperly formulated, or expired. (That face-to-face with your doctor may uncover important clues to better treatment.)

Compare prices.
Don't assume you always get the best deal online. By the time you pay for shipping and handling or overnight delivery, your savings may not be that substantial. Do the maths.

Watch the weather forecast.
Drugs can lose potency in extreme conditions (which is why they shouldn't be stored in your hot, steamy bathroom). In fact, researchers in Phoenix, USA, found that one asthma medication significantly degraded after as little as 30 minutes at 70 degrees C—a temperature that's commonly reached in sealed metal mailboxes and delivery trucks in summer. See if your medicines have temperature recommendations on their labels, or check that out online, for a particular drug. If so, either ask your online supplier to ship accordingly or buy locally.

INSANITY PUBLISHING

With more than 40 years' joint experience in the book trade, Russell Ash and Brian Lake have unearthed hundreds of tomes with surprising titles and subjects. They have collected some of the best in "Fish Who Answer the Telephone and Other Bizarre Books" (John Murray), including:

"Eleven Years a Drunkard, or, The Life of Thomas Doner, Having Lost Both Arms Through Intemperance, He Wrote This Book With His Teeth as a Warning to Others" by Thomas Doner (Arnold Bros, 1878)

"So Your Wife Came Home Speaking in Tongues! So Did Mine!" by Robert Branch (Revel, 1973)

"Tell Me Papa, Tell Me About Funerals" by Marvin and Joy Johnson (Centre for Thanatology Research and Education, 1980)

"Correctly English in Hundred Days" by Min Hou and Lin Yutong, 1934

"Of the Irritability of Vegetables" by Robert Lyall (Nicholson's Journal, 1809)

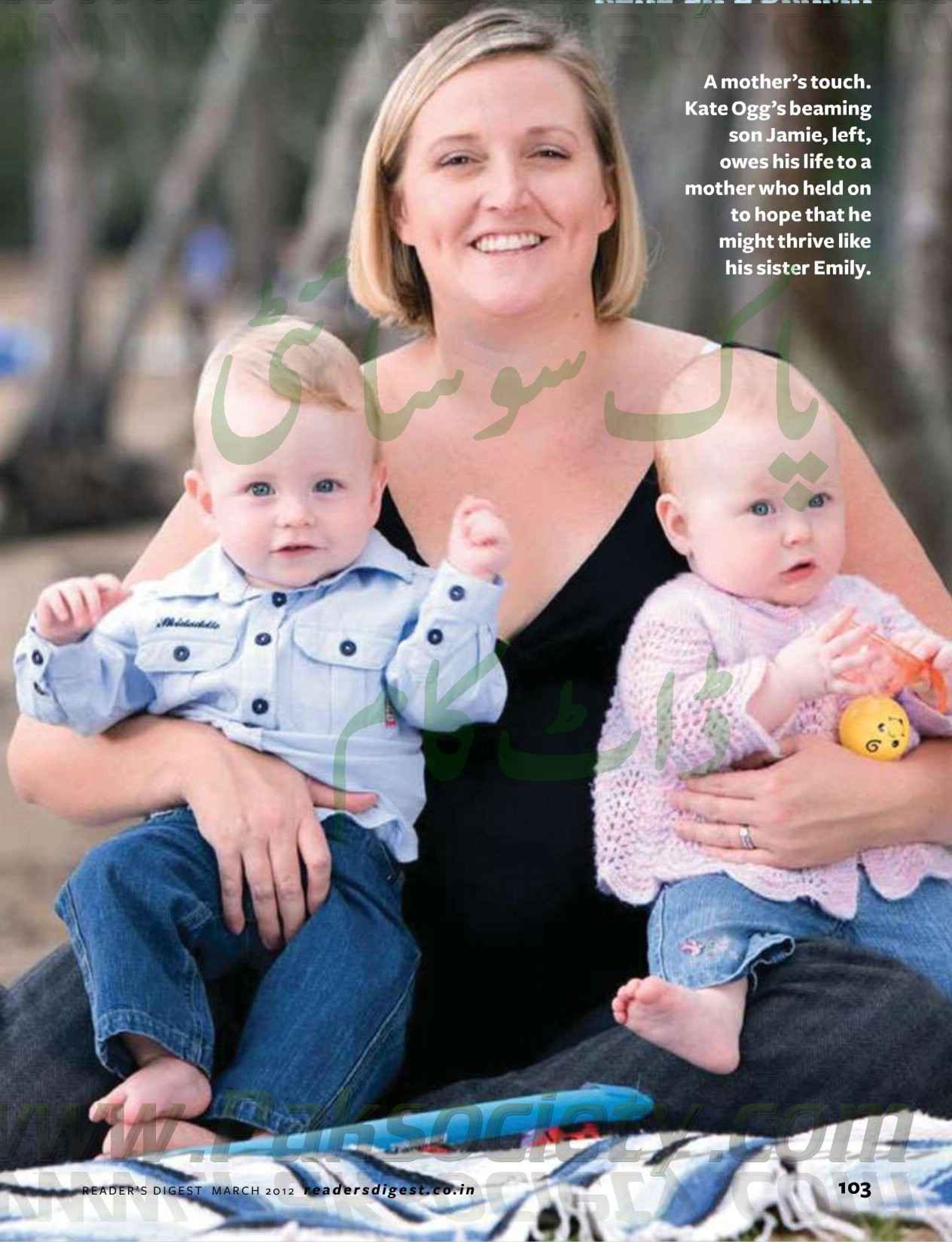
"What is a Cow? And Other Questions That Might Occur to You When Walking the Thames Path" by David Sadtler (Devon Publishing, 2000)

THE BABY WHO WAS LOVED BACK TO LIFE

BY HELEN SIGNY

Doctors can't explain what happened to newborn Jamie Ogg. His parents know exactly how he survived

PIP BLACKWOOD



A mother's touch. Kate Ogg's beaming son Jamie, left, owes his life to a mother who held on to hope that he might thrive like his sister Emily.

K

Kate Ogg was anxious as she waited in her obstetrician's office. The 29-year-old Australian's twins, conceived by in-vitro fertilization (IVF), weren't due for another 14 weeks, yet she was starting to experience painful contractions. She and her husband, David, had been trying for a baby for years and as the obstetrician examined her, she realized just how serious things had become. Her cervix was two centimetres dilated. She would have to go to hospital immediately.

Kate rested in a hospital bed for a week. But, 27 weeks into her pregnancy, the contractions intensified again. By the next morning her cervix was 6.5cm dilated and there was no holding the babies back. David was away on a trip to Brisbane, so Kate turned down the suggestion of a caesarean and opted to deliver the twins naturally. She could be in labour for another day, and every 24 hours would increase her premature babies' chances of survival.

When Kate was finally wheeled into the delivery suite, with David holding her hand, two resuscitation trolleys had been set up beside the team of 14 doctors, nurses, midwives and neonatologists. Eventually, the first baby, a little boy, was delivered. Kate caught a glimpse of a floppy, white newborn. But, as she had no idea what a baby that premature should look like, she didn't worry.

His future had been snatched from her. She ached to get him back.

As the team rushed to insert a tube into his lungs to help him breathe and ply him with drugs to mature his lungs, Kate delivered her second baby, Emily. The little girl let out a cry the moment she came into the world, and for the first time Kate realized something might be wrong with the still silent boy they'd decided to call Jamie.

While Emily was given routine



United in shock and disbelief, Kate and David Ogg embrace their premature son Jamie, who, they believe, is slipping to the end of his brief life.

checks, the staff worked frantically on Jamie. For 20 minutes they tried to get oxygen tubes into his lungs, but he never drew breath. With no movement, no response to stimuli and no sounds of breathing, one of the doctors finally turned to Kate. "Jamie hasn't made it—we've lost him."

The doctor brought the tiny bundle to Kate's bed. About every 30 seconds he'd gasp as if trying to breathe, but there were no other visible signs of life. "It's just a brain stem reflex," the doctor told Kate, as the staff left her and David alone with their son.

David clasped his wife and baby tight as Kate gently unwrapped the blanket that enveloped Jamie. She didn't want him covered up while he slipped away. Following her instinct, she placed his fragile, naked body on the warm skin of her chest. She wanted to feel what he felt like and to get to know him. She gently sobbed. He was hers and his future had been snatched from her. She ached to get him back.

As Kate and David struggled to come to terms with what was happening, Kate cuddled Jamie. For her, it was a simple act of bonding. And for David, it was a natural indication of Kate's warm and relaxed character —and one of the reasons he loved her so deeply.

Years before, when the pair had undertaken an epic 800km walk through Spain, he could remember, even at their lowest ebb, they'd always





Despair turns to hope: contact with Kate's skin prompts premature newborn Jamie to rally after doctors had given up hope.

managed to summon new reserves of strength by pausing and taking a few moments for a loving embrace. To this day, when David had a headache, Kate would fix it by wrapping her arms around him and kissing his eyelids.

Now, without realizing it, Kate's skin-to-skin contact was replicating a powerful ancient ritual and a practice now encouraged in many maternity hospitals around the world. Placing newborn babies on their mother's skin, especially if they are premature, is called "kangaroo mother care." And it has been proven by medical science to boost their chances of survival. Just like a joey—a baby

Cuddling Jamie close against her chest, Kate began talking to her son.

kangaroo—develops in the pouch, it's thought that a mother's chest provides the closest approximation to the environment of the womb.

Modern enthusiasm for skin-to-skin contact stretches back to the 1970s in Bogota, Colombia, where up to 70 percent of premature babies were dying of infections and respiratory problems. Doctors realized that survival rates were far higher for babies who were held close to their mothers' chests for hours on end. Today, kangaroo care is seen as a way of settling babies, reducing their stress, and helping parents to bond with them.

"You often see a dramatic improvement. The baby's respiratory rate improves, their heart rate is reduced," says Abbey Eeles, a neonatal occupational therapist at the Royal Women's Hospital in Melbourne. "There is plenty of evidence to support its benefits for both babies and their parents."

Cuddling Jamie close against her chest, Kate began talking to her son, telling him he had a sister and a family who loved him. Then after a few minutes, she thought she felt him startle. At first Kate rationalized it as the moment he died. Then, through her sobs, she realized his chest was moving rhythmically.

"What if he actually makes it? What if he pulls through?" Kate said to David, who called for a doctor.

The nursing staff explained that any movement was probably a reflex and left the couple alone again to grieve in private. Slowly Kate and David resigned themselves to the fact their son must be dying, talking to him, stroking him and, above all, cuddling him close to their hearts. The three were as close as any family could ever hope to be.

What happened next neither Kate nor David could believe. The newborn opened his eyes. Then he

OUR BODIES ARE PROGRAMMED TO RESPOND TO TOUCH

- Touch reduces our stress response: the excess of the stress hormones cortisol, adrenalin and adrenocorticotropic hormone (ACTH) is reduced, our heart rate slows, our blood pressure drops, and ultimately our cardiovascular system benefits.
- Our level of oxytocin—a natural peptide which promotes bonding —increases.
- The orbital frontal cortex of our brain is activated—the same area that acknowledges pleasure when we're exposed to pleasant smells like perfume or our favourite lollies.
- We understand other people better if we touch them: recent studies have shown that communication through touch is as complex and nuanced as communication through speech and facial expressions.
- In lactating mothers, cuddling the baby promotes the production of breast milk.

What if he actually makes it? What if he pulls through?



appeared to lift his head and grab for his father's finger. Again David went rushing off to find staff to come and check Jamie.

When the doctor returned to the room with a nurse, he pulled up two chairs and began to explain to the couple that they weren't seeing what they thought they were. "But look!" said Kate, who had moistened her finger with colostrum from her breast. "He's licking my finger."

As the doctor lifted Jamie off Kate's chest, the newborn startled and tried to cry. The doctor lay him on the bed and listened to his chest and, in disbelief, asked the nurse to listen, too. Now, his lungs were inflated, he was breathing unaided, and he had regained full colour.

With everyone in disbelief, Jamie was whisked out of the room to join his sister in intensive care.

"Our bodies crave touch," says Matt Hertenstein, associate professor of psychology at DePauw University in the US and a world expert on the power of touch. "It's been shown to positively impact our physiology, immune system, stress response and even our brain."

Human touch is particularly important for newborns. Studies have shown that babies suffer a stress response—their heart rate increases—to pain, for example, from a heel prick. So when they're placed in intensive care and subjected to repeated painful and intrusive procedures, touch is an effective—and scientifically proven—tool to help them cope.

That's because babies are physically in tune with their mothers. When cuddling, the breasts change temperature to warm or cool a baby according to its needs. The baby usually falls asleep, enabling it to conserve energy and direct calories towards growing and putting on weight. Vital brain development also benefits from skin-on-skin contact.

Studies have shown that babies who are held close to their mother's skin for extended periods are less likely to die, suffer less pain, are more likely to breastfeed, and go on to develop better once they go home.

Kangaroo mother care has proven so beneficial for premature babies that some experts are calling for it to be used more regularly, particularly in our high-tech neonatal intensive care units.

A study last year by Uppsala University in Sweden recommended that postnatal care be changed to allow infants and their mothers to

With Emily, left, and Jamie healthy and growing, the Oggs welcomed a miracle addition this year: their baby son, Charlie, who was naturally conceived.

stay together. Pre-term and low birth-weight infants should be regarded as foetuses outside the womb, who needed skin-on-skin contact to mature, the scientists concluded.

Throughout Emily and Jamie's stay in intensive care, the Oggs cuddled their babies as often as they could. Kate gave Emily her first cuddle at six days old: after days of fluctuating temperature and breathing rate in the humidicrib, everything stabilized as Kate held her. "Whenever we held the twins ... they would stop frowning."

After their dramatic birth, both twins recovered and grew quickly, and came home with Kate and David after 11 weeks. Their hearing and eyesight is fine and now, at 18 months, they are developing normally. "Jamie does everything Emily does," says Kate And, in a life of miracles, the Oggs learnt they were expecting another baby a few months after the birth of their twins. Last year, after many years of failing to conceive naturally, Kate gave birth to her third child, a healthy boy the couple named Charlie. They couldn't wait to give him his first cuddle.



To see remarkable delivery suite footage of Jamie's improbable survival, head to today.msnbc.msn.com and enter "baby Ogg" in the search field.

PIP BLACKWOOD

"Take One Dose of Bach Twice

...a day, and one of Vivaldi just before bedtime."

Welcome to the tuneful new world of music medicine



BY ALIX KIRSTA

Could I be turning into a junkie? At bedtime every night, I look forward to my nightly "fix." Lights off, eyes shut, stereo headphones in place, the strains of Vivaldi, Tchaikovsky, Bach and other composers lull me to sleep. Most nights I'm out long before the 30-minute sleep CD has finished. Unlike sleeping pills or alcohol, there are no ill effects, and no wearing off of the therapeutic powers of this particular drug. On the contrary, the more you use music, the better it works.

As the science behind "music medicine" begins to emerge, what was once dismissed as one of the weirder elements of fringe therapy is now entering the mainstream. In some US hospitals, classical music is played in the operating theatre to help patients relax and soothe preoperative nerves.

PHOTOGRAPHED BY ALEXANDER KENT

American research also suggests that playing music to patients after major surgery helps to lower blood pressure and heart rate, and accelerate healing. Advanced brain mapping technology, including functioning MRI scans to pinpoint which areas of the brain respond to different stimuli, enables therapists to identify which types of music have calming, energizing or even negative effects on mind and body.

This has led to the most exciting discovery of all: that different musical rhythms and tempi seem to mirror our individual brainwave frequencies—electrical wave patterns generated by the brain. Since these patterns reflect how tense or relaxed we are, researchers speculate that various



Music therapy, fine-tuned to suit our mental and physical needs, could soon be prescribed alongside conventional medicines.

forms of "custom-made" music therapy, fine-tuned to suit each of our mental and physical needs, could soon be prescribed alongside—or instead of—conventional medicines.

Using music as therapy is likely to involve more than simply listening to your favourite sounds, be it Abba or Mozart. Despite claims by many New Age CD manufacturers, soporific melodies are not necessarily the best for banishing anxiety and insomnia, especially for people who go to bed wide awake and tense.

The sleep tape I'm now hooked on, *Sleep Sounds for Grown-Ups*, was developed largely by chance by Scottish GP Dr Elizabeth Scott, while trying to calm her crying, sleepless grandchild. Eventually she discovered a selection of tunes that sent the baby to sleep almost instantly (resulting in the best-selling CD *Sound Asleep for Babies*). What surprised her was which tempi worked best. "He didn't fall asleep when I played him slow music: instead he dropped off after I put on uptempo works, such as Vivaldi's *Four Seasons*."

When Dr Scott began researching how brainwave patterns change, and how different frequencies predominate as we go from being wide awake to sound asleep, she realized that for music to induce sleep it should match these changing brainwaves as closely as possible.

Brainwave frequencies are measured in hertz (Hz), or cycles per second, ranging from the highest—35Hz, when we are wide awake—to under 3Hz during sleep. So "sleep" music should mirror high-frequency (gamma and beta) brainwaves, before gradually slowing down to correspond to mid- and low-frequency (alpha and theta) waves, ending with music that matches the slowest (delta) sleep waves.

Specially recorded on piano and violin, I found the initial upbeat tunes of Scott's compilations (see box, following pages) irritating, and anticipated each change in tempo, only falling asleep after 30 minutes. Now I drift off within a few minutes, and hardly notice the tunes; it's as if music and brain chemistry become one, eliminating thought and tension. Each slowing down of the music leads a stage deeper into sleep.

Although Dr Scott's method of matching music to brainwaves has been around for over two decades, its scientific credibility has received a major boost thanks to a development called brain-music therapy (BMT). Pioneered recently in Russia by Dr Iakov Levine, and now popular among US psychologists, the technique relies almost wholly on advanced computer technology. Using electroencephalograph (EEG) equipment, a person's brainwaves are recorded as they consciously relax or meditate. The recorded brainwaves are then digitally converted into musical notes using an algorithm—a special mathematical formula—that patients later listen to on a CD to encourage relaxation or stimulate energy.

This "brain music" corresponds to the subtlest variations in human

brainwaves, and is, says psychiatrist Dr Galina Mindlin, director of New York's Brain Music Therapy Centre, "more personal than a fingerprint—no two sound alike."

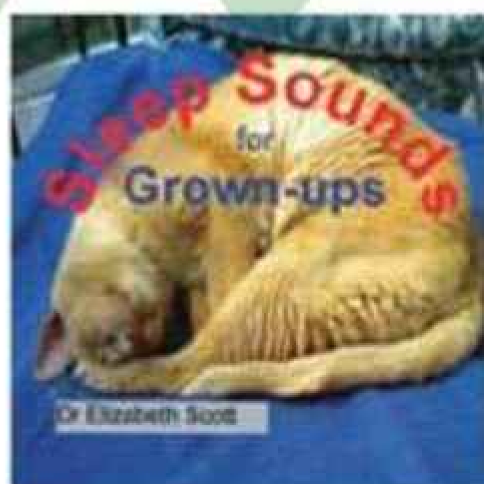
Most brain music, she says, sounds rather like classical piano music, varying in tempo, pitch, rhythm and harmony from person to person, depending on how relaxed or agitated they are. According to Damian Fowler, a New York music critic who has tried BMT, his brainwaves "sounded like a cross between Philip Glass and Bach, played on a piano by a competent amateur. The key was C minor."

Reports from the US suggests BMT produces more benefits than listening to conventional relaxing music, and has proved especially effective in relieving migraines, anxiety disorders, depression and insomnia.

Patients are given two personalized

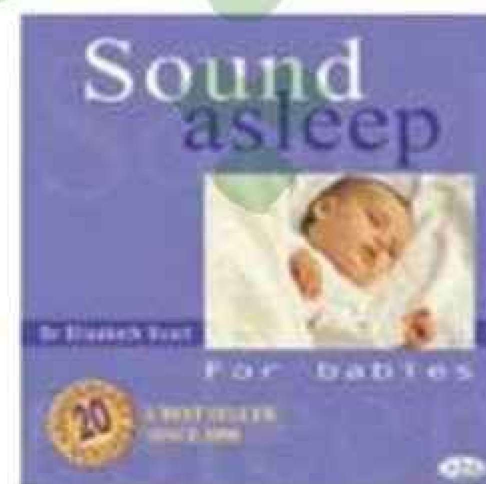
A PRESCRIPTION FOR SLEEP?

Dr Scott's sleep compilations for adults start off with uptempo pieces such as the first movement of Vivaldi's "Concerto in A Minor" and Grieg's "Holberg Suite: Prelude" followed by sweeping lyrical melodies including Tchaikovsky's "Sleeping Beauty: Panorama" and Saint-Saëns' "The Dying Swan." They culminate in hypnotic, drawn-out compositions like Rachmaninoff's "Vocalize," and Elgar's "Salut d'Amour." To download, visit *sleep-sounds.co.uk*



A sample tracklist from one of the Sleep Sounds for Grown-Ups compilations includes:

Bohm: "Perpetuo Mobile" followed by "Moto Perpetuo"
Kjerulf: "Spring Song"
Saint-Saëns: "The Dying Swan"
Godard: "Idylle"
Tchaikovsky: "Sleeping Beauty: Panorama"
Messager: "The Two Pigeons"
J S Bach: "Sicilienne"
Schubert: "An die Musik"
Massenet: "Meditation"
Rachmaninoff: "Vocalize"



For babies, the tracklist is a bit different:

Debussy: "Dr Gradus ad Parnassum"
J S Bach: "Little Prelude in C minor"
C P E Bach: "Solfeggietto"
Sibelius: "Opus 94 No 2"
Schubert: "Opus 90 No 3"
Handel: "The Arrival of the Queen of Sheba"



Tchaikovsky: the ideal sedative?

GETTY IMAGES

CDs for daily home use: one to relax, another to raise energy. Although mood and health can take several weeks to improve, eventually the music can become so familiar that the brain automatically switches to its own relaxed rhythm—similar to my experience with Dr Scott's sleep tapes. Other studies confirm the influence of brain music: listening to slow, classical music has been shown to release the sleep hormone melatonin while reducing the stress chemicals cortisol and adrenalin.

So might we one day reach for the appropriate musical "prescription" depending on whether we're panicky, depressed or sleep deprived?

Well, yes, we might. (BMT isn't yet available in India, and in the US it's a pricy $550 a session.) However, researchers at London Metropolitan University have perfected new algorithms and a cheaper

Beethoven: "Opus 13 2nd Movement"
Bartok: "Rumanian Dances 5&6"
F David: "Etude"
Tchaikovsky: "Swan Lake"
Vivaldi (below): "Opus 8 No 1: Spring"
Henselt: "The Fountain"
Vivaldi: "Opus 8 No 4: Winter"



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Why different music for adults and babies?

Because, says Dr Scott, the baby tracklist starts with faster, regular music to catch a howling baby's attention, then gently slows into the brainwave rate of people going to sleep, taking baby to sleep with it. The adult tapes start more slowly and offer relaxation that slides into sleep because adults are ready to relax. But we all slide into sleep with much the same brainwave rates.

Young babies up to about three months old slide in and out of rapid-eye-movement sleep much more, which is why the baby tape becomes more effective after three months, when their sleep pattern becomes more like the grown-up form.

It may not be what we listen to, but how we listen to it that turns music into therapy.



EEG system no larger than an iPod which will make BMT relatively inexpensive.

Researcher Adrian Trevisan, who helped develop the British system, is studying its effects on 60 volunteers prior to training practitioners in how to apply it. Meanwhile, he believes online UK adverts purporting to offer BMT should be approached with caution. "Many BMT 'practitioners' don't have proper training or any accreditation. Until there are protocols to follow, the area remains unregulated. You can harm someone if, say, you increase their lowest brainwaves so much that it interferes with normal waking brain function. Over-stimulating certain rhythms can make brain receptors go haywire, like taking cocaine."

But if the future looks promising for those of us who are sleepless, stressed and anxious, what about when we need to boost energy and motivation, focus concentration and increase memory? Now, I can switch off during the first strains of Handel's "Sonata in B Flat," the opening track on one of Dr Scott's CDs. But what about a tune that will just as instantly get me going?

Researchers at the University of Manchester, UK, have identified a primitive hearing mechanism responsible for inducing pleasure when we immerse ourselves in very loud music at a disco or aerobics class. Dr Neil Todd, a specialist in music perception, discovered that the sacculus—an organ that forms part of the balancing mechanism of the inner ear—responds to the frequency and beat of loud rock 'n' roll, apparently replicating the thrills of roller-coaster funfair rides and bungee jumps, which stimulate the balance centre.

According to Dr Todd, the sacculus has no hearing function, but is linked to the pleasure centre of the brain, which drives our desire for food, sex, drugs. It also creates the buzz we get from listening, singing or dancing to pop music—but only if played loudly, at frequencies over 90Hz. Studies demonstrate that the sacculus is most responsive to frequencies between 300–350Hz (as a guide, on a musical scale, middle C is 261Hz).

"The distribution of frequencies in rock concerts and at dance clubs almost seem designed to stimulate the sacculus," he explains. "They're right in

MOOF/CULTURA/PHOTOLIBRARY.COM

this range of sensitivity." After extended stimulation, the release of endorphins and other feel-good hormones leaves us feeling happier and more energetic, often for long periods.

I don't find Todd's findings surprising: they explain my enjoyment of hip-hop and disco beats in keep-fit and dance classes, and why, after exercising to fast, upbeat music, my head is clearer, reactions sharper, and mood and energy elevated. It doesn't have to be aerobic exercise: a brisk "power walk" with the iPod works equally well (the tracks that always do it for me include "I'm Still Standing," "Material Girl," "I Will Survive," "YMCA," "Mamma Mia," "Wake Me Up Before You Go-Go" and "La Bamba").

Other research is now starting to reveal some of the more puzzling ways in which music influences us. Why, for instance, are relaxing or uplifting effects sometimes only fully experienced *after* listening? Does a change of tempo in a soundtrack, or even silence itself, have a delayed impact on the nervous system? Dr Luciano Bernardi of the University of Pavia, Italy, measured fluctuating heart, breathing rates and blood pressure of 24 men as they listened to selections of slow and fast classical music, techno, rap, and more. To Bernardi's surprise, bodily functions only dropped significantly when the music slowed down or ended—or when he inserted an unexpected two-minute pause in each track. This delayed response occurred whatever music the subjects listened to, and was most noticeable during gaps in slower music.

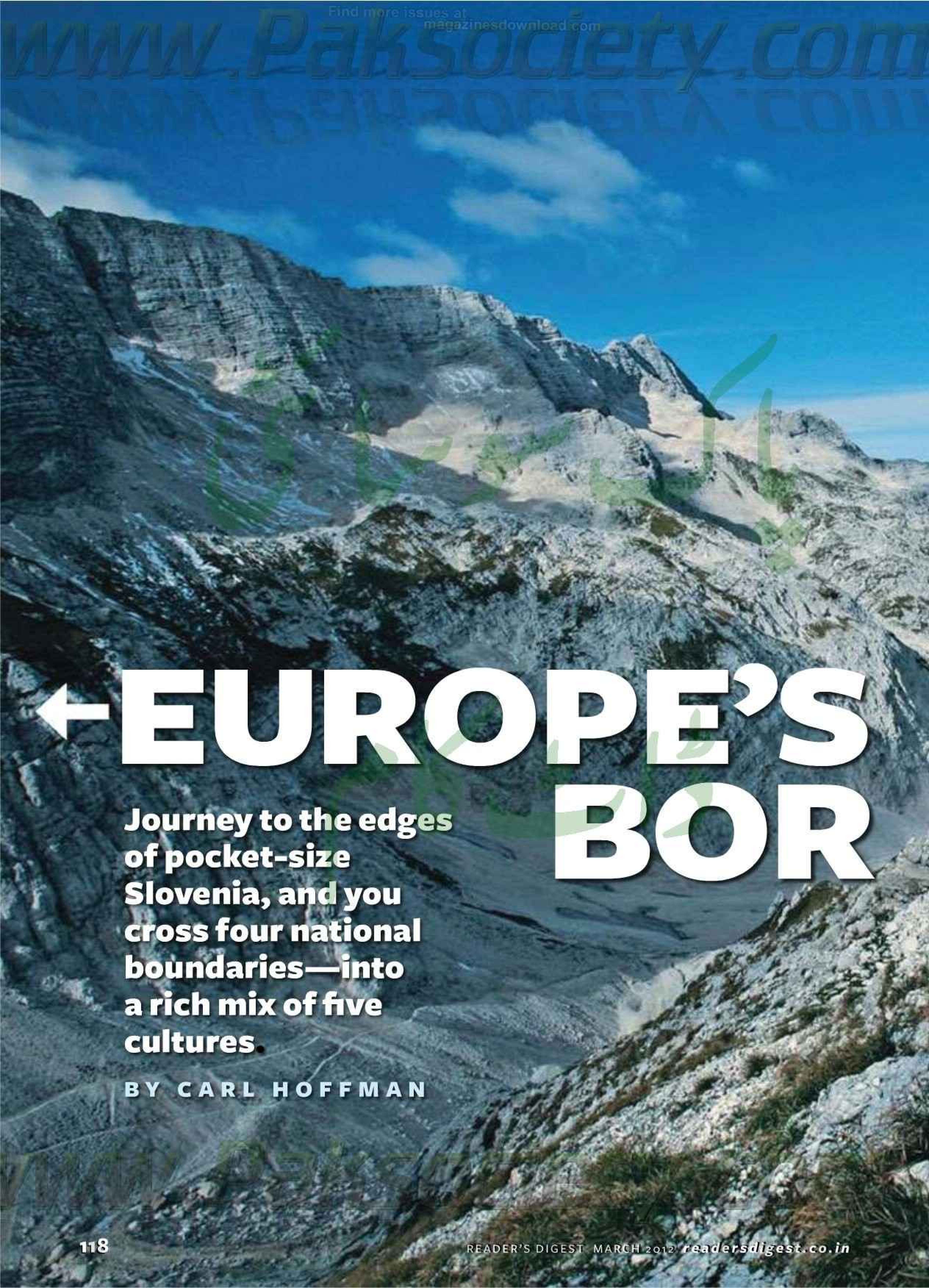
According to Bernardi, listening to music involves some focus of attention, and it's only when that focus ends that the body fully relaxes (in the same way that physical relaxation is deeper after concentration on, or tensing of, your muscles). Bernardi claims we could tackle physical and mental stress by creating our own music, alternating between fast and slow rhythms, and "doctoring" the tracks to include pauses and longer gaps.

Bernardi's research highlights an intriguing fact: it may not be what we listen to, but *how* we listen to it—the volume, speed, pauses, even the rhythm—that turns music into therapy. Now excuse me while I pop on my headphones and turn up the volume.

RING OF TRUTH

Unfortunately, it was time to shop for a new swimsuit. I took my fashion-conscious 12-year-old daughter, Laura, to help me choose. After trying on dozens of suits, I finally found one I thought I wouldn't mind wearing to the beach and stepped confidently out of the dressing room. "It looks nice!" Laura exclaimed, eyeing me up and down. I sighed with relief. Then her innocent voice rang out again. "Gee, Mom, you've got grandma legs!"

Nancy F. Revie



EUROPE'S BOR

Journey to the edges of pocket-size Slovenia, and you cross four national boundaries—into a rich mix of five cultures.

BY CARL HOFFMAN

From a peak in the Julian Alps, Slovenian hiker Jože Flajs surveys horizons in Slovenia, Italy, and Austria.

DERLAND→

AARON HUEY

There are certain places in the world where the landscape is so sublime it renders you speechless, where all you can do is ponder it in awe. Which is all I could do on Mount Mangart, high in the Julian Alps. Far below stretched green valleys and, to the north, azure lakes. I felt perched on the edge of the world, and in a sense I was. I was sitting in Slovenia; the valleys below me were in Italy; Austria lay just beyond. You couldn't tell where one country ended and another began.

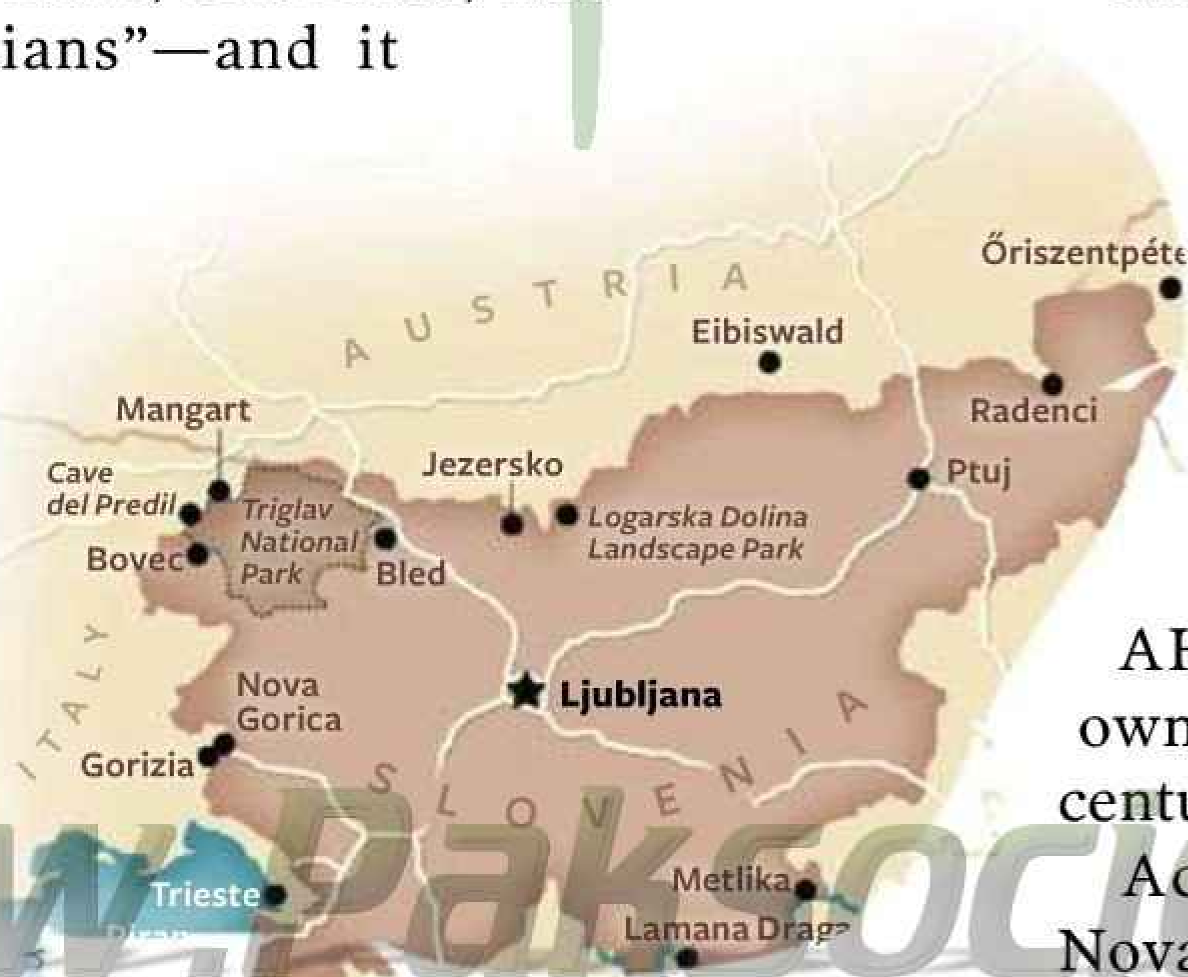
After an hour or so of gazing, I hiked down to a stone-walled mountain lodge at the Mangart Saddle in Slovenia, where Erik Cuder and his wife were serving a sausage-and-cabbage soup. Cuder, dressed in black with a red bandana around his neck, was short and dark and full of ideas. Mangart, he told me, was a place where borders had never been absolutes.

"This is a meeting point," he said, sweeping his hands across the horizon, "of Slavs, Austrians, and Italians"—and it had been for hundreds of years, even as national boundaries moved. Now Slovenia, Austria, and Italy are part of the EU. "But there are profound psychological barriers in us," he said. "I have a German name, yes; I'm dark like an Italian, yes; but I feel Slovenian," he said, thumping his chest.

We tend to think of borders as immutable boundaries between one set of characteristics and another. But for much of the world, national identity is less about political lines on a map than history, ethnicity, religion—what the British writer Colin Thubron calls the "falseness of national boundaries."

The idea drew me in—what are borders, in fact, for those who actually live along them? It gave rise to a plan: to circumnavigate Slovenia by weaving in and out of the nation and its neighbours Italy, Austria, Hungary, and Croatia. Slovenia seemed an ideal laboratory: a little gem of mountain castles and villages, left unspoiled during decades of socialist Yugoslav rule, that was also rich in border history.

At the northwest Italian city of Gorizia, I stepped across the border into Nova Gorica, Slovenia, on the square called Piazzale della Transalpina. On the Italian side, a restaurant-hotel, the Albergo Ristorante AHa Transalpina, has been owned by the same family for a century.



Across the piazza loomed Nova Gorica's railway station, a



Church of the Assumption of Mary, on an island in Lake Bled.

classic ornate pile of Austro-Hungarian solidity.

"My mother-in-law is 73. She has seen the flags of four successive nations fly over that train station," said Mauro Gubana, the chef at the Transalpina restaurant, when I popped in for a coffee.

The restaurant opened in 1908, when this piazza was part of Austria. A decade later, thanks to World War I, Gorizia became Italian. In World War II the town and piazza were split in two. One side remained Italian, the other side went to Communist Yugoslavia.

I set off on a two-lane road that rose into forested hills and greener valleys following the milky Soča River. It was hard to believe armies and traders had been treading these valleys for thousands of years. The Celts stormed through in the third century BC; the Romans just before Christ was born. Six centuries later Slavs moved in from the east. Some of the most vicious fighting of World War I took place in these very valleys and mountains.

I climbed higher among the saw-toothed ridges that form the border between northern Slovenia, Italy and Austria. I was aiming for the popular resort town of Bovec, nestled in the shadow of Triglav, Slovenia's highest mountain.

Bovec turned out to be perfect: a tiny maze of streets curving around a 400-metre-long main street lined with cafes and shops. At one end of town I found Dobra Vila Bovec, a lovingly restored inn. I ordered a dinner of trout tartar with a seaweed pesto, lamb ravioli with sweet Gorgonzola cheese, and a leg of venison. As I ate, it struck me that although Slovenia

SHUTTERSTOCK/M.M; ILLUSTRATION 5W INFOGRAPHICS

felt rustic and unspoiled, it was also, like my meal, sophisticated and sweetly modern.

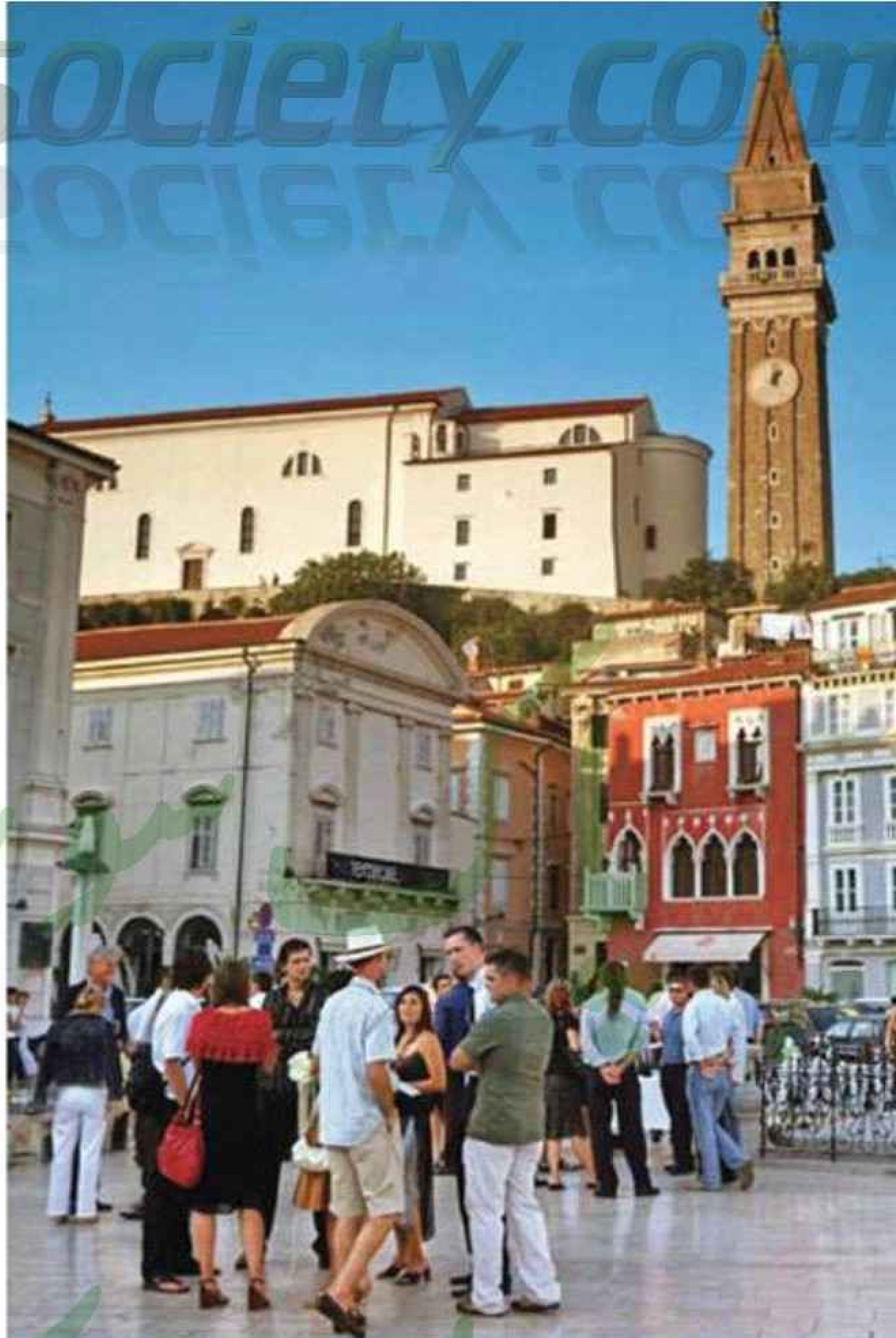
Gazing up at the mountains, I suddenly wanted to hike up across them into Italy. At an adventure-sports outfitter in town, I found Jože Flajs, a 28-year-old who knew just the place. The next morning we caught the 9am gondola up Kanin mountain, disembarking 30 minutes later at an altitude of 2200 metres. Steep, scree-covered peaks rose on all sides.

I followed Flajs up to a narrow ridge that plunged away on either side: the border. Thirty metres above us stood the remains of a World War I cinder-block fortification.

Slovenia stretched behind; Italy ahead. During World War I, this was the eastern edge of the hotly contested Isonzo front between Italy and Austria. I wondered what the soldiers who were stationed here in winter thought. Cold, miserable, lonely, guarding a back door to what, exactly? A border as an idea again—a human creation that here seemed a little absurd.

As the days passed, I drove around, wandering at will in lands where nationality was a mixed affair. At the mountain pass of Predil, between Slovenia and Italy, the Italian border guard checked my passport.

"American? You need a stamp," he said. I experienced the odd sensation of needing official permission to cross a border I'd already freely walked through.



Tourists flocking to Tartini Square in Piran.

I rolled into Cave del Predil, an Italian mining village that looked as if it hadn't changed since 1942. In a hamlet called Fusine, I was attracted to a yellow-walled church and its carefully tended graves. Though the church was now in Italy, here lay Maria Mittendorfer, born 1877, Amelia Germansky, born 1889, and Johanna Mrak, born 1923.

Through an iron gate and down a flight of stone steps lay more recent

deaths, this time with Italian surnames: Franchettos and Agostinos and Coppelleris. The cemetery spelled out the shifting borders better than any political map.

From Fusine I cut due east back into Slovenia and then north and east again, slicing through a strip of Austria on one squiggly road after another. The border guard at Jezersko sternly informed me that that particular crossing was only for members of the European Union but let me through anyway. Slovenia, Austria, I could see no difference—just thick woods and high green mountains. I emerged from the hills back in Slovenia at a place called Logarska Dolina—a valley dotted with small farmhouses and barns that was so lush, it had been declared a regional park. I stayed at the farm of Renata Gregorc and her husband, Edvin Ambrož, a tall, solidly built farmer who also served as an officer in the Slovenian Air Force.

That evening, as Ambrož poured glasses of local red wine, talk turned to national boundaries. Here, the border was never much of a border, Ambrož said. Officially, the other side of the mountain was Austria, but it had once been Slovenian territory and held a large Slovenian minority.

In these remote valleys and deep mountain woods, even the northern edge of the Iron Curtain was more abstraction than reality. People here were held together not by political constructs but by a much older, deeper sense of identity.

"This area was full of partisans in

IF YOU GO

April through October offer the most pleasant temperatures for sightseeing. Here are more tips for the journey.

GETTING THERE Buses and trains run daily from many European cities. Adria Airways, Slovenia's sole carrier, has the most flights to Ljubljana. Powerboats operate from Venice, Trieste, Pore and Rovinj.

TRAVELLING AROUND Travelling by car is straightforward, with well-signposted roads and plenty of service stations. Before travelling on highways, buy a sticker at a service station.

WHERE TO STAY In 2009, Slovenia implemented a rating system for all accommodations. A variety of lodging is available.

FOOD Menus at inns, or *gostilne*, feature at least three dishes that are typical of the area or region. Enjoy dinner with one of the excellent local wines.

SIGHTSEEING The majority of Slovenia's 2000-metre mountains lie within the Triglav National Park. Numerous mountain lodges and huts lie along hiking trails.

INFO & BOOKINGS
http://www.slovenia.info



AARON HUEY

World War II," Ambrož said. When it became part of Yugoslavia, much stricter border policies were enacted. However, everyone logs here—and to log you have to make your own roads. Soon a little of this and a little of that was being transported through the woods "towards the border," he said with a knowing look. "Coffee, horses, tractors..." Ambrož smiled. "We take care of our own."

From Logarska Dolina I headed north and east again, driving for hours on dirt roads through forests and along mountains, emerging at picturesque Alpine villages. I spent a night in Austria but preferred Slovenia; it was more rustic and felt more real. The mountains gave way to plains filled with corn. On a Sunday afternoon I crossed into Hungary.

The border knocked 50 years off the clock. The town of Riszentpéter was a world of cottages with thatch and wood roofs. At a little roadside restaurant, I ate a heady paprika-and-mushroom soup as storks perching in nests atop lampposts clacked their orange beaks. A farm couple rumbled by in a cart pulled by horses. Roosters crowed.

Whatever else 50-odd years of Communism had perpetrated, one thing was clear: It had left Slovenia, Hungary, and Croatia, which I crossed into later that afternoon, free of commercialism. Time had passed, but little else. The Slovenian town of Metlika, on the Slovenia-Croatia border, was observing its 640th anniversary.

In celebration, the town museum was exhibiting photos of the place dating back a century. The scenes looked virtually identical to what I was seeing. And when I ducked into the roadside Gostilna Peter Badovinac, a sort of *trattoria*, for dinner, I found an eatery that had occupied the same building for 112 years, presided over by a fourth-generation Badovinac. It was while sitting there studying my map that I hatched a plan to paddle the Kolpa River. Until 1991, it ran between two Yugoslav states.

I arranged to meet Martin Lindi and Andreja Rade, who run a rafting and guiding service, on the banks of the Kolpa. After two hours of paddling over water so clear we could see the bottom, I spotted three houses on the Croatian side of the river. Lindi let out a piercing whistle, answered by a shout. We pulled up to the bank and scampered not just into Croatia but into a borderland netherworld called Lamana Draga. Amid cornfields, fruit orchards, rows of beanstalks, and a flower garden lived just three people: Fanika Jakovac, 76; her son Zlatko; and a 79-year-old woman.

Zlatko sported a black moustache and few teeth. For half a century, he explained, producing a bottle of Viljamovka brandy made from his own pears and pouring shots all around, Lamana Draga was just an isolated little riverside hamlet in Yugoslavia. It had no roads; the Jakovacs crossed the river to acquire whatever they couldn't grow themselves. As for their national identity, well, they had always just been Slovenians in Yugoslavia.



Plaque marking the border on Piazzale della Transalpina in Gorizia and Nova Gorica.

AARON HUEY

That changed in 1991: Overnight the Kolpa became the border between two newly minted nations—Slovenia and Croatia—and the folks in Lamana Draga officially became Croatian. There was even a new sign posted on their land announcing the border. The problem was, to reach anything—a road, a store—they had to float across this new boundary.

So what were they now, I asked. “I worked on the Slovenian side,” Fanika said. “My husband worked on the Slovenian side. My doctor is in Slovenia. I think I’m Slovenian, but who knows!”As Lindi, Rade, and I paddled along the river, woozy from three mid-morning shots of brandy, I suddenly perceived it differently. The river was a border, but it was also, like all rivers and lakes and oceans, a connector of people and places.

Which is what I contemplated a day later, sitting in a cafe looking out on the Adriatic Sea in the town of Piran.

Over ten days I had driven 1450 kilometres in five countries and crossed international borders 21 times. Piran happened to be in Slovenia, but if I gazed south or north I could see, and even swim to, Italy and Croatia.

I’d begun my journey in Trieste, Italy, just up the coast from Piran. Trieste, too, was a borderland: over the centuries it had been Roman, Venetian, Austrian, Italian, even French. It was nowhere and everywhere—just like all the border towns I’d visited over the past week. Who you were in these places depended less on lines across a map than on a deeper, older, more tribal identity: the land where you were born, the language you spoke, your religion. My notion of a country and identity, defined by immutable borders was, I now realized, the exception.

The sea in front of me was a tangible border. Except it wasn’t a border at all. It was a free zone that connected the world. On it you could sail anywhere. It was the biggest borderland of all.

On a hoarding advertising hot tubs: Are you in hot water with someone? You could be!

Evie Friesen

HUMAN BUYOLOGY

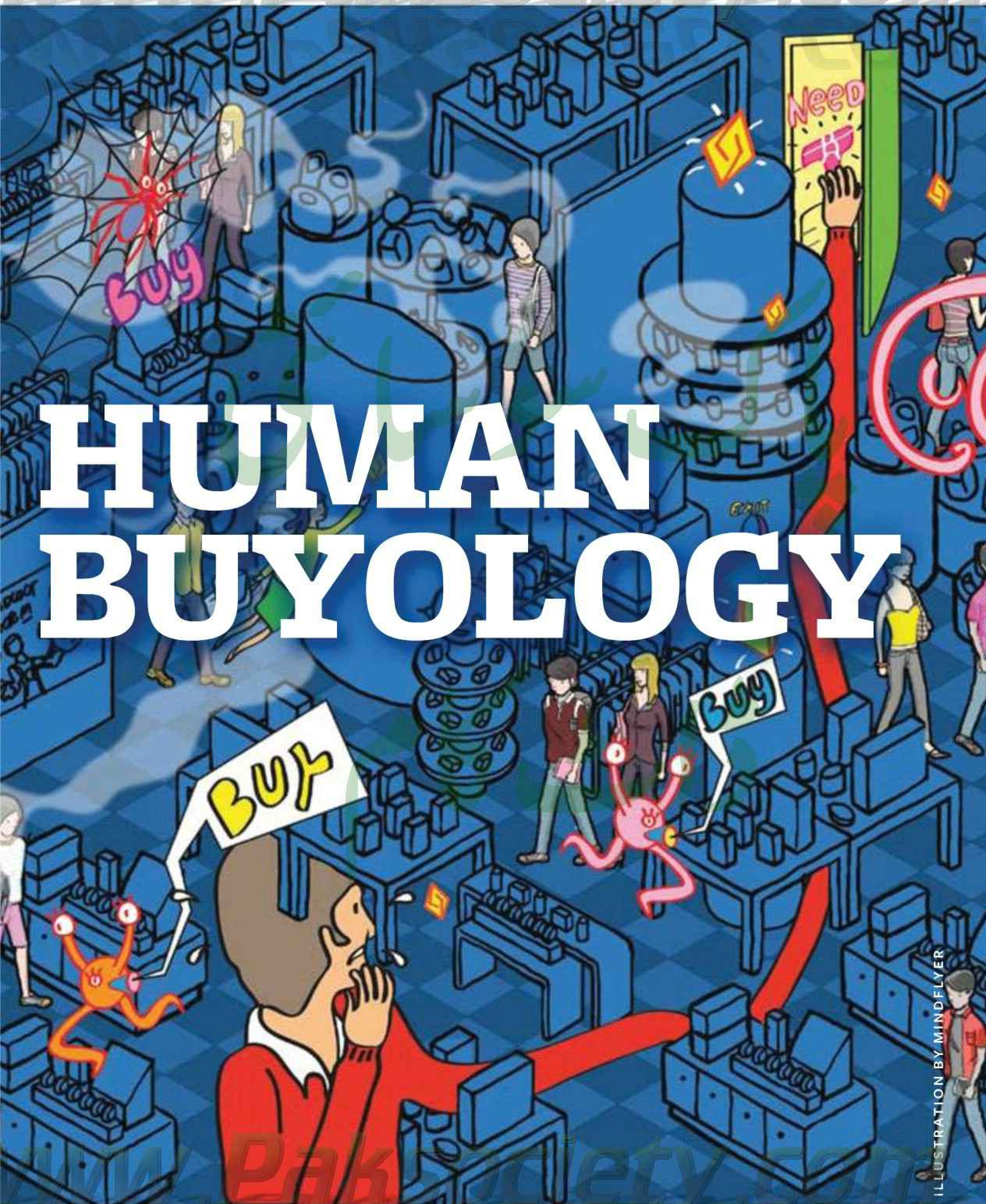


ILLUSTRATION BY MINDFLYER



Ever wondered why there are moments when you lose control and end up on a shopping spree? It may not be your fault—you're just powerless to resist the psychological forces at work to make you spend, starting from the subtle messages on TV

BY RACHEL SULLIVAN

Have you ever gone to the shops not intending to buy anything, only to come home with an armful of goods that you were seemingly powerless to resist? It turns out that you weren't being greedy; clever marketing strategies were at work to tap into your most primal urges.

The hard sell starts long before you hit the mall. Advertisers use everything from product placement in movies and TV shows to subliminal messaging and sex to get us to buy their goods. Already softened up by these subtle messages, once you arrive at the mall, the pitch for your cash begins in earnest. There are confusing layouts designed to keep you browsing for as long as possible, aromas that put you in a carefree holiday mood and clothes that are simply begging to be touched and tried

on. The odds of you leaving the mall without buying anything are slim.

"Mall and store designers map out the journey they want shoppers to take," explains Melbourne-based consumer psychologist Adam Ferrier, who is also a founding partner of the communications consultancy, Naked Communications. The undeniable leaders in the field of environmental design are casinos. They are designed to keep people gambling by creating disorienting exits, not allowing clocks and pumping in more oxygen to keep people awake.

"While shopping centres aren't necessarily at this stage, it is well known that supermarkets place fruits and vegetables at the front and preferably to the consumers' left, both to make people feel better about guiltier purchases they may make later, and to draw them past as many goods as possible on their way to necessities which have been strategically positioned at the back," says Ferrier. Unplanned purchases, helped by the (sometimes artificial) aroma of freshly baked bread that is pumped around the store and by the placement of reflective surfaces that many humans, like other animals find irresistible, can significantly increase the size of the shopping basket.

Recent advances in brain scanning technology have given researchers a whole new insight into why we respond to certain commodities the way we do—and it turns out that even though we're shopping for non-essentials, we are driven by our fundamental human urges of survival and procreation. For example the cute baby 'face' of a small car produces a warm maternal glow, while for men, looking at expensive sports cars stimulates the part of the brain associated with reward and reinforcement. Like peacocks, our deepest instinct says men who can afford to invest energy and resources in such a pointless thing must be strong and successful.



"You mean it? Shoppers Stop thrice a week and no more pills."

Religious Experience

Shopping has been cynically described as the new religion and malls its temples, but it turns out the cynics are right: shopping can be an almost religious experience.

Danish-born marketing guru and brand futurist Martin Lindstrom spent three years and $7 million to find the brain's 'buy' switch. In collaboration with respected neuroscientists, more than 2000 volunteers from China, Japan, the US, Germany and Britain had their innermost thoughts recorded with the help of functional MRI (fMRI) scans. These revealed exactly which parts of the brain respond to certain images and brands—and why.

Lindstrom's book *Buyology* discusses the study results in compelling detail, including the role other people's behaviour plays in our shopping experience. Maturing of the consumer culture, moving from a 'me too' attitude to a more individual approach, has undoubtedly contributed to shoppers' now waning addiction to status shopping over the past decade. Helped by marketing that invokes a sense of cool, belonging or indulgence, it also explains why certain items and brands, such as Apple's iPhones, catch on.

It's all down to mirror neurons—excitable brain cells that are responsible for the lingering rush of exhilaration when an action hero dispatches a villain, and the feeling that if we buy the same clothes and accessories as someone we admire, then we'll also be acquiring the image and the attitude that make them so appealing in the first place.

Mirror neurons work in tandem with dopamine, one of the brain's pleasure chemicals, which is also associated with food and sex. "When you see a shiny digital camera or flashy diamond earrings for example, dopamine subtly flushes your brain with pleasure and before you know it you've signed the credit card receipt," says Lindstrom, in his book. "A few minutes later, as you exit the store, the euphoric feelings caused by the dopamine fade and you suddenly wonder whether you'll ever wear the earrings or use the camera."

Lindstrom's research also found that when people looked at images associated with strong brands such as Apple, Harley-Davidson, or Ferrari, there was no discernible difference between the way the subjects' brains reacted to powerful brands and the way religious people reacted to images of religious icons and figures.

"Products and brands evoke certain feelings and associations based on how they look, feel or smell," he writes, adding that the most successful products are the ones that have the most in common with religion. Apple, for example, has a strong sense of mission, and a devoted band of evangelical followers. It has an opponent that must be vanquished (Microsoft) and in its high priest, the late Steve Jobs, whose monkish attire did nothing to dispel this notion, it had a figure who inspired devotion. The Apple logo is arguably as recognizable as religious symbols, while the



Welcome to the brave new world of shopping

As technology plays a greater role in the shopping experience, retail will become increasingly differentiated and focused on individuality. In response to the shift to music downloads, for example, music stores are using bands and barbecues to draw in crowds, creating an experience that people respond to and want to be a part of. Downloading music is convenient but it's a solitary activity, and people are social animals who like to share their passions with others. Other stores like Starbucks in Canada are experimenting with interactive holograms that invite shoppers to follow butterflies and dragonflies on a journey of discovery about the origins of their beverage.

"As digital media becomes more ubiquitous, shoppers can expect micro targeting and a changing experience by time of day," says Ferrier. "Retailers are aiming to digitize the instore experience as much as possible with the use of geotargeting and iPhone apps."

Ion Orchard, a popular shopping mall in Singapore, is one such example. "Ion has a great iPhone app that informs users about everything, in particular, news, specials and events," says Guy Hearn. "Another new concept being trialled by some retailers is QR codes. When a photo is taken of a code on an item, mobile internet links through to additional content. It's still new, and the possibilities are amazing."

cutting-edge design of Apple concept stores pays homage to the grandeur of cathedrals, enhancing the spiritual experience of devotees. Simply put, people want to belong.

ISTOCKPHOTO

Culture & Gender Divide

Culture plays an important role in shaping the shopping experience, and shopping in Asia is a vastly different prospect to shopping in Europe, according to Guy Hearn, Director of Communications Insights, Asia Pacific, for Singapore-based Omnicom Media Group.

"In Southeast Asia, for example, climate and lifestyle factors mean that people spend much more time in shopping malls than Europeans, who might go shopping once a fortnight. This means that shoppers quickly tire of what's on offer, so stores constantly change their displays and have promotions to keep the news new," he says.

Then there are gender variations in the way we shop: As descendants of hunter-gatherers, accumulating is in our blood, but how we go about it depends on whether you're male or female. Paco Underhill, author of *Why We Buy*, conducted a decades-long anthropological study of shoppers, tracking their movements and observing their browsing and purchasing patterns. Among other things he found that when it comes to shopping, men hunt, and women gather.

Even though the prey is now a pair of socks or a home entertainment system, men shop using the skills

developed to obtain meat in a hunter-gatherer environment. Underhill's research found that only 72 percent of men read price tags on items, compared with 86 percent of women—for a man, ignoring the price tag, and going straight for the kill (that is, purchasing) is a measure of his virility. Research published by Daniel Kruger and Dreyson Byker in 2009 converges with Underhill's findings: namely, using skills aimed at getting the kill back to the family before it spoils. Underhill also found that male shopping is a decisive, rational experience, unless, that is, they are looking at the equivalent of a new club—power tools, computers or home theatre systems.

Women, on the other hand generally enjoy shopping, and browse for much longer, unless accompanied by their male partner. Gatherers need to be able to assess if a fruit or vegetable is ripe, which may explain why women are more sensitive to smells and textures and variations in reds, pinks, and yellows than men. It's also why stores place piles of appealingly textured clothes at their entrances—they cry out to be handled and tried on, drawing shoppers inside the store where further temptation awaits.

Sensory Shopping

Even though women may get a buzz from seeing a box in Tiffany's signature blue, it turns out that it's what we hear and smell trumps what we see hands down. It may also help explain why most purchasing decisions are made in a matter of seconds.

Sound activates all regions in the brain, according to Lindstrom, while smell is the only sense that bypasses the rational parts of the brain. It triggers memories and strong feelings even when the smell is fake, such as the cosy feeling engendered by



"Does this store have a quiet little place where I may now drop?"

the smell of freshly baked waffles that is pumped around the stores of an expensive brand of ice-cream. It's also one of the reasons people on a budget—or a diet—are encouraged not to go shopping on an empty stomach.

"When we smell something, the odour receptors in our noses make an unimpeded beeline to our limbic system, which controls our emotions, memories and a sense of well-being," he writes. "As a result our gut response is instantaneous ... with all other senses you think before you respond, but with scent your brain responds before you can think."

Although there is currently little data on whether pleasing aromas translate to sales at the cash register, scent marketing is coming to a store near you. In Japan, the Matsuzakaya department store releases different scents into the air depending on the time of day; stimulating scents are released early in the day to invigorate shoppers, while soothing scents are released later in the day. All are aimed at encouraging customers to spend as much time—and money—in the store as possible. Chocolate is a big favourite, with recent research by Middlesex University, UK, showing that its aroma can reduce stress and anxiety and promote relaxation.

There is also anecdotal evidence that the sight of luxuries like chocolate fountains encourages customers to feel indulgent and can help put them in a spending frame of mind.

We shop to relieve stress, celebrate our achievements and to compensate for life's disappointments, but does retail therapy actually make us happier? The answer, according to Lindstrom, is yes, at least in the very short term, thanks to the flush of reward, pleasure and wellbeing from dopamine, which also increases anticipation of many different types of rewards, from gambling payoffs to monetary to social rewards.

Survival Instinct

"That crazy rush of pleasure we experience from buying [say, a new iPad] may actually be helping our chances of reproductive success and preparing us for survival," Lindstrom says. "Why? Because consciously or not, we calculate purchases based on how they might bring us social status and status is linked with reproductive success.

"Scientists have found that the area of the brain associated with self perception and social emotions lights up when we see something we think of as cool, meaning that we assess iPhones, Harleys and so on in terms of their capacity to enhance our social status.

"That stylish new Prada dress or Mercedes-Benz may be just what we need to attract a mate who could help carry on our genetic line or provide for us for life."

So if you're not in the mood for some retail therapy, but can't avoid going to a shopping centre, it might be best to leave your wallet at home—because shops have ways of making you buy! ■



BUY SMARTER, BUY LESS

How not to let marketers twist your arm and wallop your wallet

BY HILARY STERNE

Remember "subliminal advertising" —those hidden messages supposedly used to sell us everything from cigarettes to soft drinks? It turns out we're still being manipulated by marketers. What you should know about their tactics:

THE PRICING

● Don't fall for prices ending in .99, or .95. These so-called charm prices make us think they reflect good deals, author William Poundstone tells Sonya Sobieski of *Psychology Today*. We also tend to round them down, reading a price like ₹999 as ₹900, a phenomenon known as the left-digit effect. Poundstone, the author of *Priceless: The Myth of Fair Value (and How to Take Advantage of It)*, also notes that markdowns don't often include these magic

CORBIS

numbers. That's because when the discount is easy to calculate, we think it's a better bargain.

● **You can expect to pay a premium if you're a lazy shopper.** Many food brand retailers have begun selling mini-size treats at prices that hardly make them a good value, notes *USA Today*. They know that many people would rather be seen as virtuous—eating fewer calories than a normal portion contains—than thrifty and that they're willing to spend more if they don't have to actually dole out those portions themselves.

● **Note the missing dollar (or rupee) signs.** According to a study at Cornell University quoted at *cbsmoneywatch.com*, diners spent much less when menus used the word *dollars* or the $ sign than when only numerals were used to indicate price. That must hold for the ₹ sign as well.

● **Know you're being tracked.** If you use a store loyalty card, the public's buying habits are being recorded and often used to lure you to buy more. According to the *New York Times,* retailers these days are successfully tricking consumers into spending more by determining their spending "sweet spot," based on previous purchases. So if, say, three packs of a brand are marked at a lower price, it's because the grocer knows you'll buy at that price, even if you don't need it. But don't shun loyalty cards—just remember this.

THE SITUATION

● **Beware "bundled" services.** Phone companies lump everything together for a single price—text, talk, web service—because they figure you won't read the fine print and realize you're paying more than you should for each, Poundstone says.

● **Beware new packaging.** Check that newly packaged bottle of your shampoo, and you may find you're paying the same for less, says Poundstone. One way manufacturers hide this? A big dimple in the bottom of the container.

● **Watch out for bogus "bargains."** If a retailer displays a cut-rate model that's clearly inferior to the one he wants you to buy, he's trying to influence you, says Poundstone.

● **Look at what's displayed with what.** Research has turned up some very specific data on product adjacency that retailers use to get you to buy more, writes Martin Lindstrom in his new book, *Brandwashed: Tricks Companies Use to Manipulate Our Minds and Persuade Us to Buy.* If you see prepaid calling cards set up next to the coconuts, assume it's for a reason. One US grocery chain found that buyers of the former tended to buy the latter (because people who cook with coconuts tend to be from Asia or the Caribbean).

● **Don't try on clothes you don't need.** A shopper who stops to chat with a

store employee and tries something on is twice as likely to buy as a shopper who does neither, Paco Underhill, author of *Why We Buy: The Science of Shopping,* tells *time.com.*

● **If you're a guy, shop alone.** According to a *Journal of Marketing Research* study reported by *money .com*, a full 56 percent of men shell out more if they hit the mall with a friend as compared with women, 4 percent of whom actually racked up bigger receipts when going solo. That's because when men shop, they like to show off their knowledge and status via their purchases.

● **If you're older, realize you're often being played.** Aging consumers make up an ever-growing demographic, and marketers lure them with everything from bigger type on product labels to easy-to-reach displays on lower shelves, writes Ellen Byron in the *Wall Street Journal.* Euphemisms abound. Kohler sells its shower *grab bars*—a term the bath-fixture manufacturer found was a turnoff to the over-60 set—under the brand name Belay. The word is meant to suggest vigour by echoing a rock-climbing technique rather than shouting out "You're infirm!"

● **Skip the shopping basket or cart if you can manage.** "Baskets induce people to buy more," says Underhill. If you're running into the store for a loaf of bread and some cereal, carry them in your hands to the checkout. And some retailers have only huge carts. That helps them make you buy more than you need.

THE TIMING

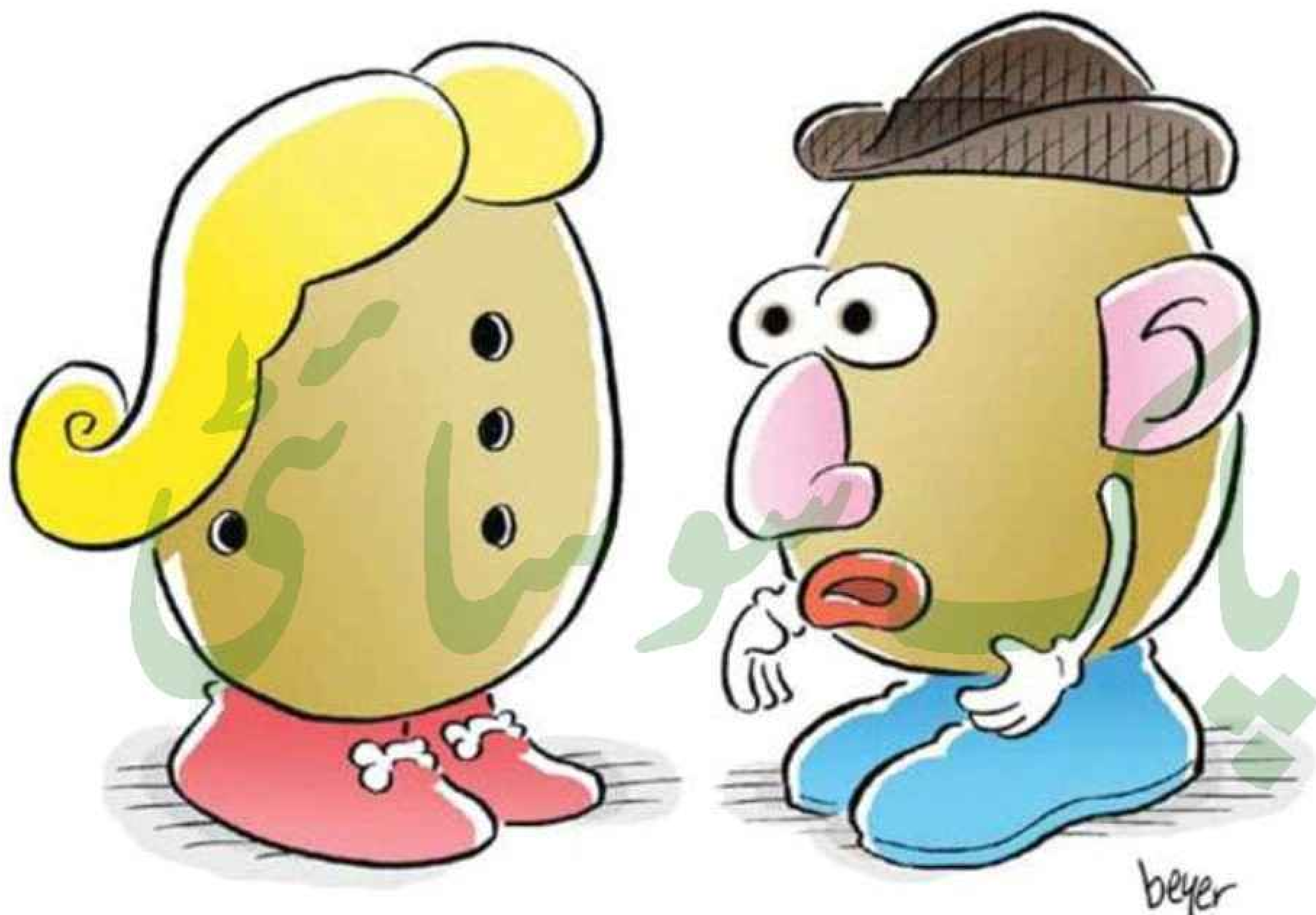
● **Understand how certain phrases are used by retailers.** "For a limited time only" creates a sense of urgency, Yale marketing professor Ravi Dhar tells *mainstreet.com.* And retail analyst Amy Noblin theorizes in *USA Today* that the come-on "Buy one, get one 50 percent off" incites more people to buy than if the sign read simply "25 percent off everything."

● **See per-customer limits for what they are: just another ploy.** As Vicki Morwitz of New York University's Stern School of Business explains: "[People] think, 'Oh, this is scarce, I should buy this', " when it's probably not.

LIFE IN THE NEWS

Only two people in the entire world still speak the ancient language of Ayapaneco. Luckily, they live in the same small town in Mexico. Sadly, they're not talking to each other. The reason, says a linguist: "They don't have a lot in common."

Laughter! :)
THE BEST MEDICINE®



"You really look different without makeup."

The US government said they didn't want Bin Laden's grave to become a shrine for terrorists—but wouldn't that have been a great way to catch terrorists? *Glenn Wool*

When I told my wife there was a huge spider in the bath, she screamed and said, "Put it outside!"

Now I've got a hernia—those bathtubs can be pretty heavy.

David Bennett

As I left work today, my boss said to me, "I know your hours are nine to five, but can you work an hour later tomorrow?"

I said, "Yeah, sure. See you at 10."

From the Internet

The boss calls the employee's attention, "Are you by any chance sleeping on the job?"

"I'm sorry, boss. My son cried all night and I couldn't sleep."

"Very well, then. Bring your kid to work because then he won't let you fall asleep." *Marcos Paulo de Oliveira*

Don't say I'm not hip. I'm very hip—in fact, I had a new one put in, and it's made me even hipper. *John Cleese*

The trouble with learning how to play the violin is that it's a bit fiddly.

Gary Delaney

ILLUSTRATED BY DAN BEYER

English Witerature

Here are intentionally bad first lines from nonexistent novels, from the annual Bulwer-Lytton Fiction Contest:

■ Cheryl's mind turned like the vanes of a wind-powered turbine, chopping her sparrow-like thoughts into bloody pieces that fell onto a growing pile of forgotten memories.

Sue Fondrie (Grand prize)

■ As his small boat scudded before a brisk breeze under a sapphire sky dappled with cerulean clouds with indigo bases, through cobalt seas that deepened to navy nearer the boat and faded to azure at the horizon, Ian was at a loss as to why he felt blue. *Mike Pedersen*

■ Convinced that the fabled Lost Treasure of Eggsbury was concealed within the statue of the beloved Sister Mary Francis in the village square, Professor Smithee would steal away in the darkest hour of each night to try to silently chip away at her impervious granite vestments—a vain and fruitless nightly exercise, he well knew, but it was a hard habit to break. *Rodney Reed*

Mother: "What! You're late coming home from school because of rheumatism? A little boy of your age can't have been stuck in school because of rheumatism!"

Little boy: "Oh yes I was. I didn't know how to spell the word so I had to copy it out five hundred times."

José Manuel Rodrigues

"My salary is not compatible with my skills!" complained an employee to his boss,

"I realize that," answers the boss. "But we can't let you starve, now can we?" *Lucimar Cristina Alves*

When a couple went to bed after watching *Kaun Banega Crorepati* on TV, the husband was in an amorous mood. He asked his wife if she wanted to do something about it. She said no.

"Is that your final answer?" he asked.

"Yes."

"Well, then," the husband replied, "I think I'd like to phone a friend."

First golfer: "I have the greatest golf ball in the world. You can't lose it."

Second golfer: "How so?"

First golfer: "If you hit it into the sand, it beeps. Hit it into the water, it floats. If you want to play golf at night, it glows."

Second golfer: "Wow! That sounds like a great ball. Where'd you get it?"

First golfer: "Found it in the woods." From the Internet

A lady approaches the movie ticket window and says, "I'd like two tickets please."

"For *Romeo and Juliet*?" the ticket clerk asks.

"No, for me and my husband!"

Carolina de O. Varão



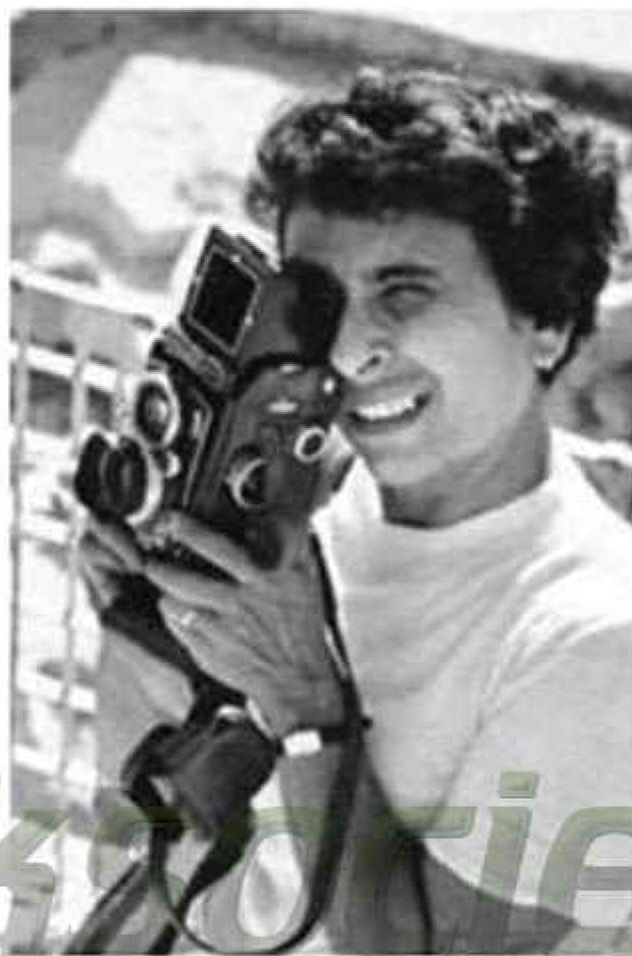
We will pay for your Laughter anecdotes. Post it to the Editorial address or e-mail: editor.india@rd.com

The Black -and- White Histories of Homai Vyarawalla

BY DEVEN KANAL

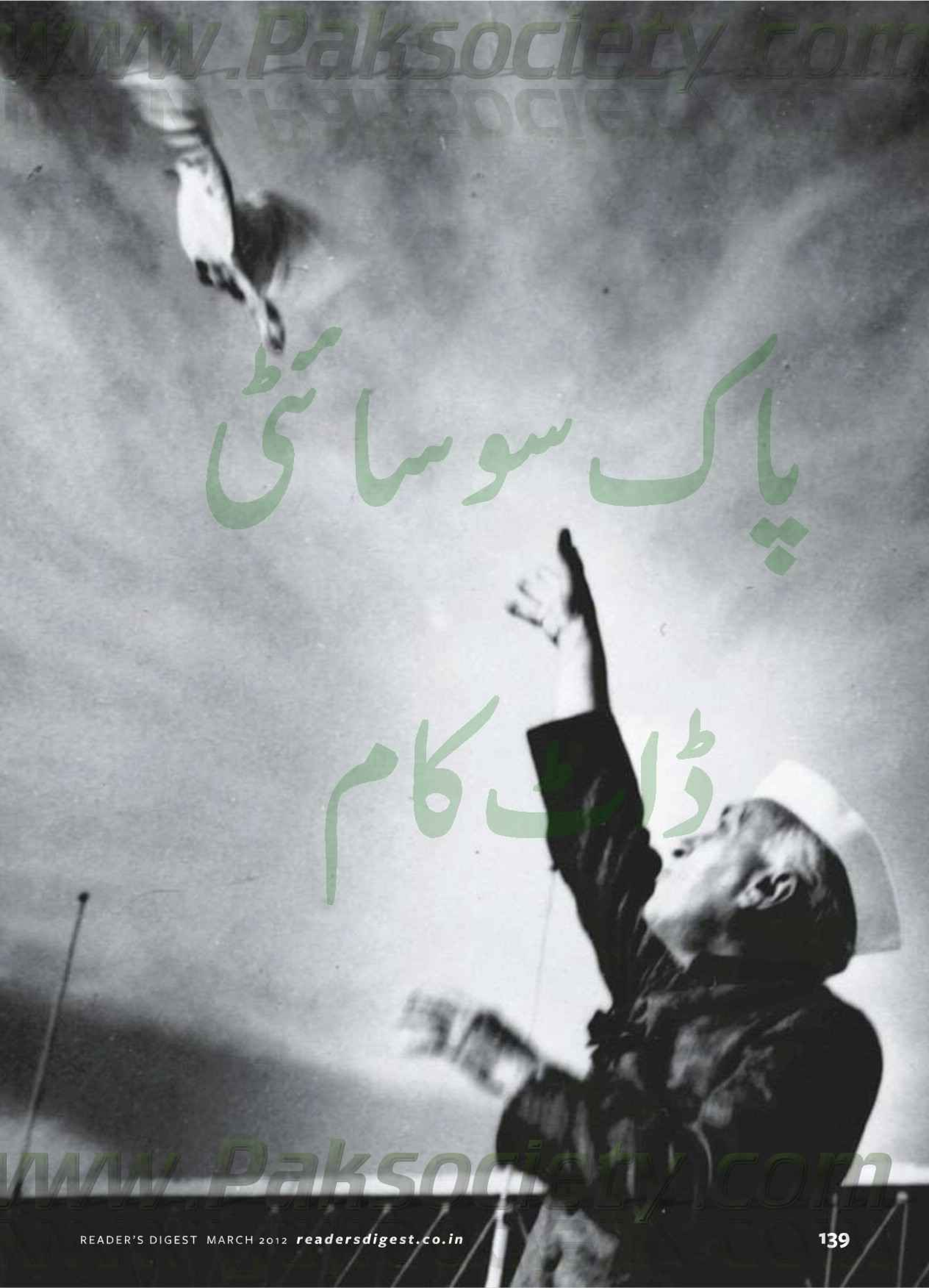
The lone woman press photographer from a bygone era, her life was as extraordinary as her pictures

Delhi, 4th March 1951. It's the opening of the first Asian Games. A beaming Jawaharlal Nehru, holds a white dove, waiting for the moment to release it skyward. Amidst those reporting that momentous event is a small, wiry woman in a sari with a twin-lens Rolleiflex camera. She looks incongruous



among the other press photographers crowded there—all men. Prime Minister Nehru, always game for a fine photo-op, knows her well, as do the capital's other very important people. Homai Vyarawalla, then aged 37, was India's first and only woman press photographer.

Nehru releases the





Homai's candid images of English social life in India are unique. The fox hunt (*right*), shot on a cold morning in New Delhi, was among her favourite photographs.

dove. Homai pauses a second, maybe one and a half. Then... *Click!* Later, in her pantry-cum-darkroom, she develops the day's negatives, and prints the shot herself. It's dramatically lit, skilfully composed, with blurs showing up at the right spots for effect. And so perfectly timed—as if Nehru had orchestrated it for Homai.

Today, of all the photographs of that occasion, only Vyarawalla's black-and-white image is remembered. And it was just one of innumerable other pictures she created with unerring instinct, not realizing she was meticulously documenting the history of a fledgling nation.

Homai's lens captured life under the Raj, the meeting to vote for



Partition, the first-ever unfurling of the Indian tricolour at the Red Fort, Lord Mountbatten taking the oath as India's first governor-general, President Rajendra Prasad reading a file on his last day in office, the first Republic Day parade and, among other events, state visits by Franklin D. Roosevelt, Eisenhower, Martin Luther King Jr, Jackie Kennedy, the Shah of Iran, a young Dalai Lama riding into India.

Born in 1913, Homai was the



daughter of Dossabhai Hathiram, an itinerant stage actor who was always short of money. Yet, incredibly, a fortune-teller predicted that Homai was "destined to walk among royalty and important people." When she was seven, Homai's mother managed to get the child enrolled in a good English-medium school in Bombay. With her mother suffering from a chronic asthma, and the family too poor to afford servants, Homai had to finish the housework and fetch water from a well before catching a train to school.

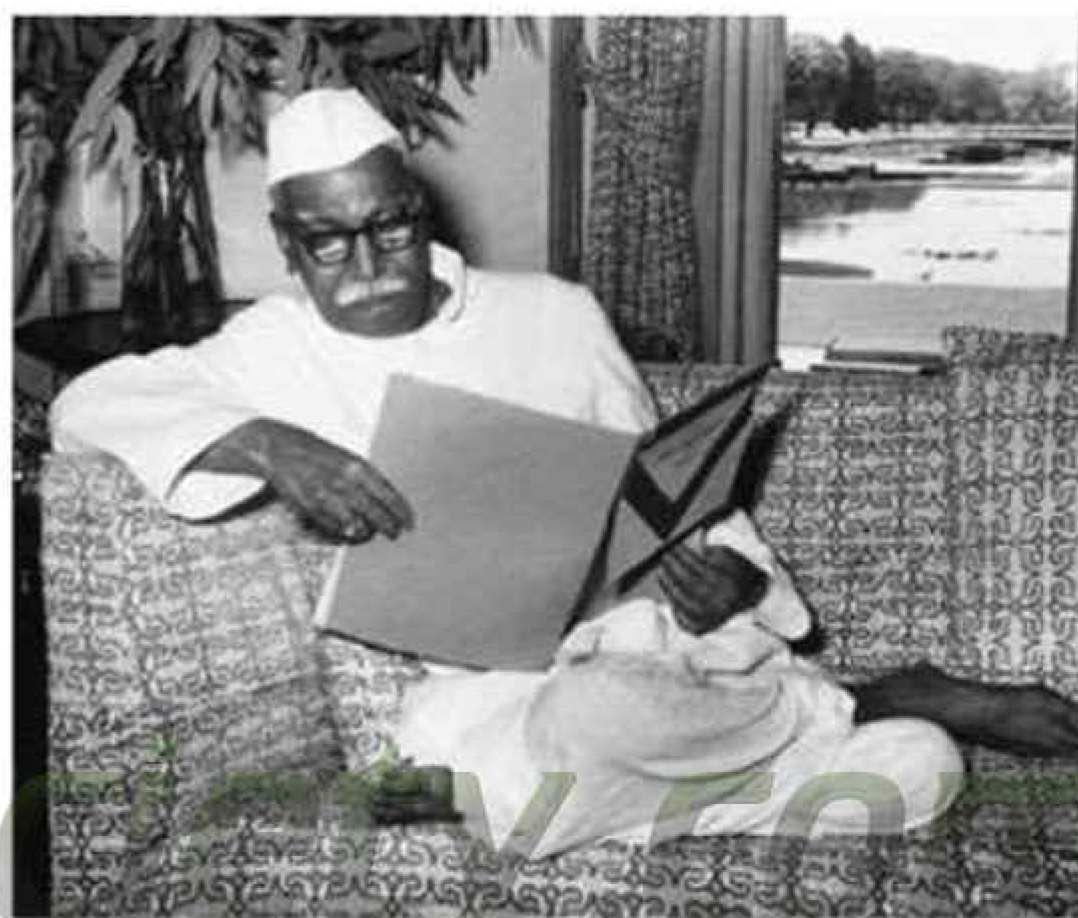
Homai was just 13 when she met Maneckshaw Vyarawalla, a self-taught photographer and a distant, older cousin in 1926. He'd sometimes tutor Homai in maths. One day, in between the lessons, he slipped her a note, asking her if she liked him. Later, the pair would escape to rural areas over the weekends. With just one camera, Maneckshaw's Rolleiflex, between them, they'd often argue about whose turn it was to use it. "I solved that problem easily," said Homai, who married Maneckshaw in 1941, "by including him in my pictures."

Some of Homai's earliest photos appeared in *The Bombay Chronicle*. Her work was initially published



Top: **Defence Minister V.K. Krishna Menon caught on the wrong foot.**
Left: **Indira Gandhi and Jackie Kennedy, 1962. Opposite page has two Rashtrapati Bhavan shots: Lord Mountbatten leaves office as governor-general, 1948. And President Rajendra Prasad reads a file on his last day in office in 1962.**

under her husband's name, the very idea of a woman photographer being inconceivable at the time. After her BA, with Maneckshaw's support and a scholarship, Homai joined Sir J.J. School of Art, Mumbai. Her training in artistic composition would be invaluable to her career.



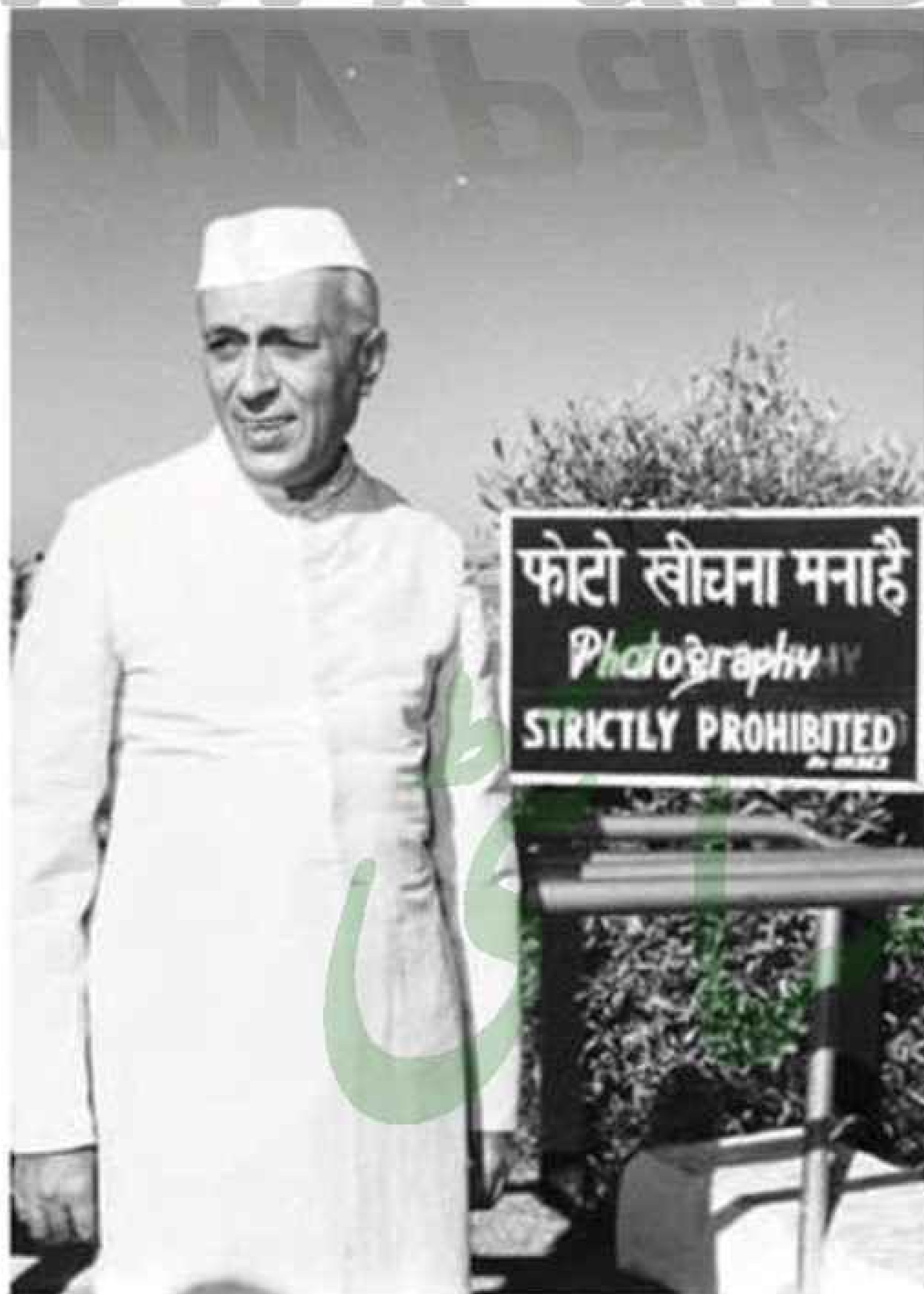
During World War II, her photos juxtaposing civil life and the war effort were published in *The Illustrated Weekly of India*. One early feature



had women volunteers from her own Parsi community taking part in fire-and-rescue drills. This led to several *Weekly* cover shots and photography for another feature, "Careers for Indian Women" in the magazine, which showed images of women being trained in fields as varied as bee-keeping, advertising and dressmaking. Indeed, women doing any paid job made news in the 1940s.

By the time the couple moved to Delhi in 1942, Homai had detached herself from the prevailing theatrical style of studio photography. Instead, she chose the intensely candid—"the split-second moment" as she called it. In the capital, she bicycled around in a sari ("It was important to keep one's identity as a woman") carrying a bag full of flash bulbs and film, two or three cameras, flash charger box and a wooden tripod. It was years later that the Vyarawallas bought their first car, a small Fiat.

Being the lone woman in her field was tricky, and push often came to shove. Once Homai, seeing that a





***Left:* A young Dalai Lama rides into India from Tibet, 1956. *Above:* Nehru was Homai's favourite subject. Here, he seems to have let Homai break the rules at Palam airport, New Delhi, in 1956. *Above right:* A split-second Homai moment in Indira Gandhi's day.**

visiting Pakistani President Ayub Khan towered over Nehru, knelt down for a low-angle shot when she heard her sari rip.

"How very unchivalrous all these photographers are," Khan remarked to Nehru. "They're not allowing this lady to get up."

"It's all right," Nehru laughed. "That's the way she works."

After that incident, Homai switched to salwar-kameez. As she became a senior in the pack, she earned the respect of her male colleagues, who nicknamed her "Mummy." At home, she was indeed the mother of her son Farouq, the cook, the darkroom worker and all-round handywoman. "It was a mad rush, but fun," she would say.

Joining the British Information Services, where Maneckshaw already worked, gave her access to English social life and enabled her to record many exclusive historic moments. Yet Homai lived with one great regret. On 30th January 1948, she was to cover one more of Gandhiji's prayer meetings at Birla House. This time, she decided to stay back, since Maneckshaw wanted to accompany her the next day with more equipment. But Gandhiji was killed that day.

"I'll never forget that dreadful day or hour," she said. "Destiny does



strange things to people." Yet Homai captured some of the most memorable images of Gandhiji's funeral, even clambering up drainpipes to get a high viewpoint of the multitude.

Just before Gandhiji's funeral, 1948. The Mahatma's physician Sushila Nayar and others grieve over his body.

Over the years, Homai continued to work for a variety of newspapers, magazines and international agencies, when on 26th May 1969, destiny took an unexpected turn. Maneckshaw suddenly died. She returned to work, but soon afterwards decided to retire. She told Indira Gandhi about it one morning. Did she photograph the PM that day? "No, stopping meant stop," she later told her friend and biographer Sabeena Gadihoke. "Capped the lens." Her son Farouq then invited her to stay with him in Pilani, Rajasthan, where he worked as a lecturer.

Homai enjoyed her retired life. She joined a ladies' club in Pilani, making close female friends for the first time. She put up plays, dance and music shows. She began gardening, learnt macramé and tatting, and slipped into

anonymity. But one day, Indira Gandhi mentioned her name in an interview and everybody she knew in Pilani was surprised. She used her newfound celebrity with effect, like the day she threatened to go to the police when a domestic help was being mistreated by his employers. And, her old friend Indira Gandhi's infamous Emergency and the basic freedoms it curtailed hurt her so badly that she voiced her opinion openly against the Congress, the party she'd always voted for.

After Farouq's marriage in 1975, Homai went to Calcutta and checked into St Vincent's, a home for the elderly. But, three months later, she had a dream that Farouq was seriously ill. She rushed back to Pilani to find him down with typhoid.

Some years later, more than half her invaluable photographs would be lost after the strange hand of destiny shook her rudely again. Farouq died of cancer in 1988. Feeling rudderless after that, she threw away many negatives and prints. "I don't think I understood the value of my own pictures," she explained later.

In Vadodara [Baroda], where she finally settled, Homai managed everything herself, cooking, cleaning, driving and fixing the old Fiat (which she owned for well over 50 years), even doing carpentry and plumbing. She also gave away almost all her savings to various causes. "Poverty teaches you so many things," she said, "among them, that you don't need much money to make you happy. God has given me whatever I have as a trustee and not for my pleasure alone. I'd feel guilty if I wasted it on myself."

It was decades after her retirement that a new generation discovered her. The year 1997—the 50th anniversary of Independence—witnessed a revival of interest in historical pictures and here was one woman who still had many. "Homai was a feisty photographer," says Prashant Panjiar, a former photo editor with *Outlook* magazine, which prominently featured her work that year. "She was a true pioneer who covered many important moments in India's history."

I met Homai Vyarawalla in March last year, when Mumbai's National Gallery of Modern Art hosted a retrospective of her work. Although she was, at age 97, frail and wheelchair-bound, I could see her eyes shine. In the crowded gallery, several press photographers (all of them happened to be men, that day!) were clicking *her* photos. Homai was alert and happy, her memory sharp, and looked bemused by all the fuss being made about her. Yet, for someone 72 years her junior, my own lingering memory of that big exhibition will be one of awe—that a collection of old black-and-white photos could bring our colourful past so vividly to life.

Following a brief illness, Homai passed away in Vadodara on January 15th. She was 98. "Camera Chronicles of Homai Vyarawalla" *by Sabeena Gadihoke (Mapin Publishing) is a recent pictorial biography.* ■

Life!

LIFE'S LIKE THAT



I took four tyres to a friend's garage sale and was asking $30 apiece. I needed to leave for a few minutes, so I asked him to watch them for me.

"Sure," he said, "but if someone offers less, how low are you willing to go?"

"Try for more, but I will accept $15," I said, and left.

When I returned, my tyres were gone. "How much did you get for them?" I asked excitedly.

"Fifteen dollars each."

"Who bought them?"

"I did!"

David Jensen

"How are you studying for the history test?" I asked my teenage son.

"It's not a big deal, Mom. See?" Eli replied. He then showed me the assignment, which included a note from his teacher. "This is not an exhaustive list," it read. "This is merely a guide to help you on your way."

"Eli, what do you think that means?"

"It means I should not exhaust myself doing it."

Ann Powell

A relative of mine had gone to immerse his late mother's ashes in the sea at Varkala, a most revered spot in Kerala for this ritual. There, bereaved relatives must wait their turn and choose from one of several Hindu priests seated on the beach. After the ritual was performed, the priest received his *dakshina*, smiled, then handed over his visiting card and said, "Do come back again."

Sheila S., Trivandrum

Soon after texting a girl I liked, I received this response: "ERROR 3265 SWRVICE UNAVAILABLE." She never could spell.

Christopher Thompson

ILLUSTRATED BY GLEN LE LIEVRE

I hide laddoos, chocolates, anything sweet, away from my two little children, in nooks like the refrigerator's vegetable tray, cupboards or utensils. One day, I was frantically searching for tomatoes in the fridge's vegetable tray when my daughter offered advice:

"Best if you told me what you need," she said, "instead of wasting time searching for something that may not exist anymore."

Suzy Menezes, Vasco da Gama, Goa

Scene: A conversation between two of my friends.
Friend #1: Are you visiting us tomorrow? Do you need directions?
Friend #2: I'm all set. I have the address, a GPS, and a GPS override.
Friend #1: What's a GPS override?
Friend #2: My wife.

Balasubramanian Venkataraman

My mother and I were shopping one afternoon. We grinned at each other as we approached the diaper section. We had dubbed a particular brand of diapers "Babies in a Box," because the outer packaging depicted only a smiling baby. Our usual joke died on our lips as we were met with a unique sight: A toddler standing among the boxes, grinning and waving at his mother. "Look!" I whispered. "A demo!"

Rachel Kearney

When my 15-year-old son, Pat, went in to bat during a school league match, the young commentator declared, "Now batting, Pathogen!" After some confusion in the stands, the announcer came back on over the loudspeaker. "Oh, I get it—Pat Hogan!"

Linda Hogan

My husband went to the cardiologist after experiencing symptoms of a heart attack. "I had taken our cat to the vet," he told the nurse, "and while I was there, my chest got tight, and I had trouble breathing. Later, my left arm began aching." The nurse was clearly concerned. "So," she asked, "how was the cat?"

Gail Webster

I was in small-claims court when I listened in on the case of a woman who held a good job but still had trouble paying her bills on time. "Can't you live within your income?" asked the judge.

"No, Your Honour," she said. "It's all I can do to live within my credit."

Ralph Warth

My sister was waiting in line at the library when she overheard the woman in front of her arguing about an overdue book. "I'm sure I returned that book," she said. The librarian replied that it was still checked out in her name. "What's the title, again?" the borrower asked. The librarian responded, "Recovering Memory Loss."

Ryan Siden

Your anecdote in "Life!" could be worth ₹1000. Post it to the Editorial address or e-mail: editor.india@rd.com



"The point of being human is to get better at love," says Braestrup, chaplain, wife, and mother.

MARRIAGE AND OTHER ACTS OF CHARITY

BY KATE BRAESTRUP

A bestselling memoirist tackles the trickiest of subjects—the human heart

PHOTOGRAPHED BY JASON GROW

CONDENSED FROM *MARRIAGE AND OTHER ACTS OF CHARITY*

EVERYBODY NEEDS A LITTLE LOVE,

and almost everyone is, in some way, able to give it. The result of the gift is gratitude for both giver and receiver, and therefore joy.

I learnt this at various points in my life and have been living it since. I didn't know it at first, of course, when I was young and arrogant. But in midlife or thereabouts, I became a chaplain for the Maine Warden Service, a US law-enforcement agency. And what's interesting to me is that if you ask any minister—religious leader, priest—how he or she decided to go into the ministry, the story you get will likely be a love story.

As in the romantic tales a newlywed will tell, a minister arrives in the pulpit after a journey that seems, in retrospect and in the retelling of the tale, mysterious and blessed. There are encounters that could only have been fated, synchronicities of time and place that had to have been divinely preordained.

"So what is your story?" a game warden I knew asked me one afternoon.

We were lying on our stomachs on a spice-scented bed of leaves in the middle of a forest, a pair of binoculars handy, and the warden had just finished educating me about the love life of the North American porcupine. He did this while keeping watch over an illegal deer bait. As the wardens' chaplain, I don't often participate in their primary law enforcement responsibility, which is to enforce fish and wildlife law, unless I decide, as I did that day, to tag along.

"Prickly pig" is what the name actually means, he told me, although a porcupine is not a pig but a rodent. During mating season, the males compete furiously for a female. A given male may win over the very same female the following year. "So whenever I see a porcupine milling around in the vicinity of a roadkill, it breaks my heart," he said.

We sighed and were silent for a moment, imagining a porcupine grieving in some dim, bewildered way.

"How do porcupines mate *at all*?" I asked.

You can try posing this to a game warden as a serious question, as I did, but you will always get the humorous answer: "Very carefully." Added the warden, "They have to stay relaxed throughout the encounter to keep the quills—about 30,000 of them—lying lower than the softer fur that covers their bodies. I'll tell you one thing: If the female doesn't want it to happen, it definitely won't. Male porcupines must be really good at sweet talk."

The warden stole a quick glance at my clerical collar and then at my face, as if checking to see whether any of this was too earthy for his chaplain's ears. That's when I told him *my* story.

I didn't plan on being a minister from the start, I explained to the warden. Growing up in Washington, DC, and a few other places, I was a famously rotten kid.

My elder sister had the lock on quotidian good behaviour; she was mannerly, nonviolent, tidy, and good at school. My brother didn't have to be good, as far as I could tell. He was a boy. Moody, volatile, the redundant second girl, I was prone to hitting and tears, shoplifting and self-righteousness, contumacy and self-reproof. On principle, I was opposed to school, but when these principles failed to persuade my mother, I became skilled in the fakery of minor ailments.

And yet, stirred by tales of serviceable martyrdom, I imagined future feats of noticeable, heroic, redeeming goodness. It was my ambition to be a really, really good person. I would endure jail in Birmingham with Martin Luther King Jr; I would distribute manna in the refugee camps of Biafra (it was Biafra, back in those days, where everyone was starving).

This was in the late 1960s and early '70s, before the Internet and the 24-7 news cycle, but even then it was hard not to notice that the world was filled with suffering. Despite the abundant energy and time I felt sure I would have as an adult, it became clear that I would have to prioritize among the various potential recipients of my largesse. Should I give food to the hungry, protest against injustice, or rescue refugees? What matters most: Food or freedom? Soybeans or chocolate?

My family celebrated Christmas, but I didn't belong to a particular church as a young person. I wondered, *Whom should I serve? And how?*

Someone famously good—Mother Teresa, I think, though I'm not sure—answered it this way: Help those whom God has placed in your path.

I remembered thinking, *I like it!* I had a nice image of myself walking down a well-marked path in the sunshine. I came around a corner and—whoops—there she or he was: the person God placed in my path. And I would help this person. It even happened that way in real life now and then. Except that God, being God-like, tweaked the message a little bit.

As a college student, I was exiting a city bus when the woman in front of me fell off the bus step and hit her head on the curb. There was blood everywhere. (If you're looking for an obvious sign that someone needs help, it's hard to beat blood.) Using a scarf I was wearing, I applied pressure to the wound. Then I hailed a cab to take the woman to a hospital's emergency room.

In the taxi en route, the woman began complaining to me about all the black people on the bus. She was sure that the black people were somehow responsible for her falling, she said; she was sure that the black bus driver had stopped the bus in the wrong place, that the black man behind her had been pushy.

Kate Braestrup is the author of *Here If You Need Me*, a 2007 bestseller. *Marriage and Other Acts of Charity* is her third book. She lives in Maine, USA.

I spoke up. "I was behind you," I told her. "You were in my path."

The black guy driving the taxi caught my eye in the rearview mirror, but he didn't say anything. He didn't charge us for the ride. The woman was effusively grateful to me, but I went home feeling angry and confused, not virtuous.

I thought about it: I was a young, middle-class white woman when I accompanied the bleeding woman to the hospital. The cabdriver was a middle-aged African American man. So why did he and I help the injured woman?

Because we could.

Why did we help her, specifically? Because she was there.

I believe that every soul is called to love and to serve, by the principles of our traditions and the inclinations of our human hearts. Which brings me to the story of my young first husband—because it was my marriage to Drew that taught me how to love God and, by extension, others in my life.

I loved Drew. In fact, I was bonkers about him, and he was bonkers about me. When we were in our early 20s and had lived together in sin for a while, in an apartment across from the National Cathedral, he asked me, "What would you think about getting married?" By then, we had bought our first broom together from a suburban shop. We had shopped for black beans and rice. We'd got a dog.

I agreed that getting married was a good idea.

"Marriage is a lot of work," wise friends told us.

"*Hard* work," our relatives reiterated. "And you're awfully young."

Yes, we were young. And passionate, bad-tempered, arrogant, affectionate, and ignorant. We wrote our own ceremony. We invited lots of people.

"Do you promise to love and honour for as long as you both shall live?" the minister asked us in a Catholic chapel that was filled with a hundred or so friends and relatives, after my dad walked me down the aisle.

Pale and trembling, Drew and I promised; people watched us promise. And we were bound. Our union, we believed, would provide a strong and stable platform from which we might sally forth in dedicated service to the community and the world.

A year later, we moved north-east from Washington to Thomaston, in the US state of Maine. I wrote and published a novel. Drew worked for the Maine State Police. He served as a traffic officer, an undercover narcotics investigator, a canine handler,

CHALLENGE ANSWERS
SEE PAGE 169

Word centres
1. diSHONEst 2. fiREPROof 3. atHEISTic 4. baTHROBes 5. appetites-

Alpha dice
Carbon 2. Obtain 3. Nugget 4. Senior 5. Urgent 6. Little 7. Thread 8. Abroad 9. Nation 10. Tomato

Perfect matches
1. All contain drinks 2. Reversed names 3. All contain "the" 4. Each has two pronunciations and meanings 5. Pairs of anagrams 6. All contain AEIOU once 7. All four-letter words anagrams of last four letters of ten-letter words.

and a civil rights enforcement officer. We became the proud parents of four wonderful children in rapid succession, and in 1991, we bought an ancient house that boasted a large yard and enormous trees. On the sills of our south-facing windows, geraniums bloomed with enthusiasm. The children were happy and healthy.

Drew and I were healthy, too, but eventually we became not quite so happy with each other. With the help of counsellors and a lot of patience, we worked it out and found our way again. We became more charitable. We figured out how to say "I'm sorry." We grew as a couple.

I love him, I often told myself. I would do virtually anything for him.

One spring Sunday, I went to church, dropped the kids off at Sunday school, and sat in our usual pew. My friend Susan sat down beside me, opening her purse with a conspiratorial flourish. "Have you seen this?" she whispered. "It's adorable."

It was a clipping from the local paper, an article about community policing, and the photo was of Drew in uniform, grinning beside the open door of his police car. He looked confident and content.

Throughout the sermon, I kept taking the clipping out of my pocket to look at it again. When I got home, I pasted it into the scrapbook that Drew and I kept.

Beneath the picture, I scribbled a passionate prayer. "Take care of him, God," I wrote. "I love him so much."

The very next morning, on April 15, 1996, Drew's police car was struck broadside by a truck fully loaded with ice.

IN THAT BRIEF MOMENT, I KNEW I WOULD LOVE AND SEEK TO LOVE WITH ALL MY BROKEN HEART.

The chief of police from our town rushed from the accident scene to tell me Drew was dead. I remember noticing the bright red of my bootlaces.

Even in the moments that followed, when my friend Monica had come to me and wrapped her arms around my head as if to protect me from the tragedy that had already happened, I realized that although Drew, my beloved, was now lost to me, I was still in love. I don't know what I said at the time; I might have screamed. I might have cried. I *know* I cried—for a long time afterwards too. But I was in love with him, with my children, with my friends, with my family, with my town, and with all those whom God had placed in my path.

And somehow, in that bleak, life-changing moment, I knew I would love and seek only to love with the whole of my broken heart forever.

The call to professional ministry for me was inspired by the startling and miraculous abundance of love made available after Drew died. Friends, neighbours, and strangers took care of us with such generosity that I can't think of that painful time in my life without also remembering their absurdly lavish gifts of love. So it was love, not loss, that I was called to honour with my ministry, love that I wished to participate in and cultivate through my work.

The Bible makes this clear. Be as loving as you can, as often as you can, for as many people as you can, for as long as you live. Why should we do this? *Because.*

After seven years of seminary and my ordination as a Unitarian Universalist minister, in 2004, I still come back to that same, plain credo. It's a way of living for me, simple enough for even a child to understand.

"I can do it," said my son Peter, the second of my four children, who was nine when I explained it to him. "I can be loving towards anyone. Even an axe murderer."

"Start with your sister," I told him.

Or start with your spouse. As I did with Drew. Whomever you start with, it doesn't end there. Once you apply it and get the hang of it, the principle can also be extended to the guy who swipes your parking spot at the local Shop 'n Save, the telemarketer who calls you at suppertime, or even—imagine this!—your own kin.

If you feel called to Professional Goodness, however, and try to answer the call the way I did, as a minister who contemplates the bewildering plethora of needs and possibilities, it is easy to be overwhelmed, discouraged, or—much sadder still—distracted by such grandiose visions that you fail to see what is right in front of you.

One afternoon in February 2004, almost eight years after my husband's death, Monica called. Following our usual, comforting discussion regarding the health and sanity of our respective and now adolescent offspring, Monica asked if I happened to remember meeting a friend of hers, a man named Simon, at the winter festival in Camden the week before.

"Should I?" I asked her.

"He's handsome."

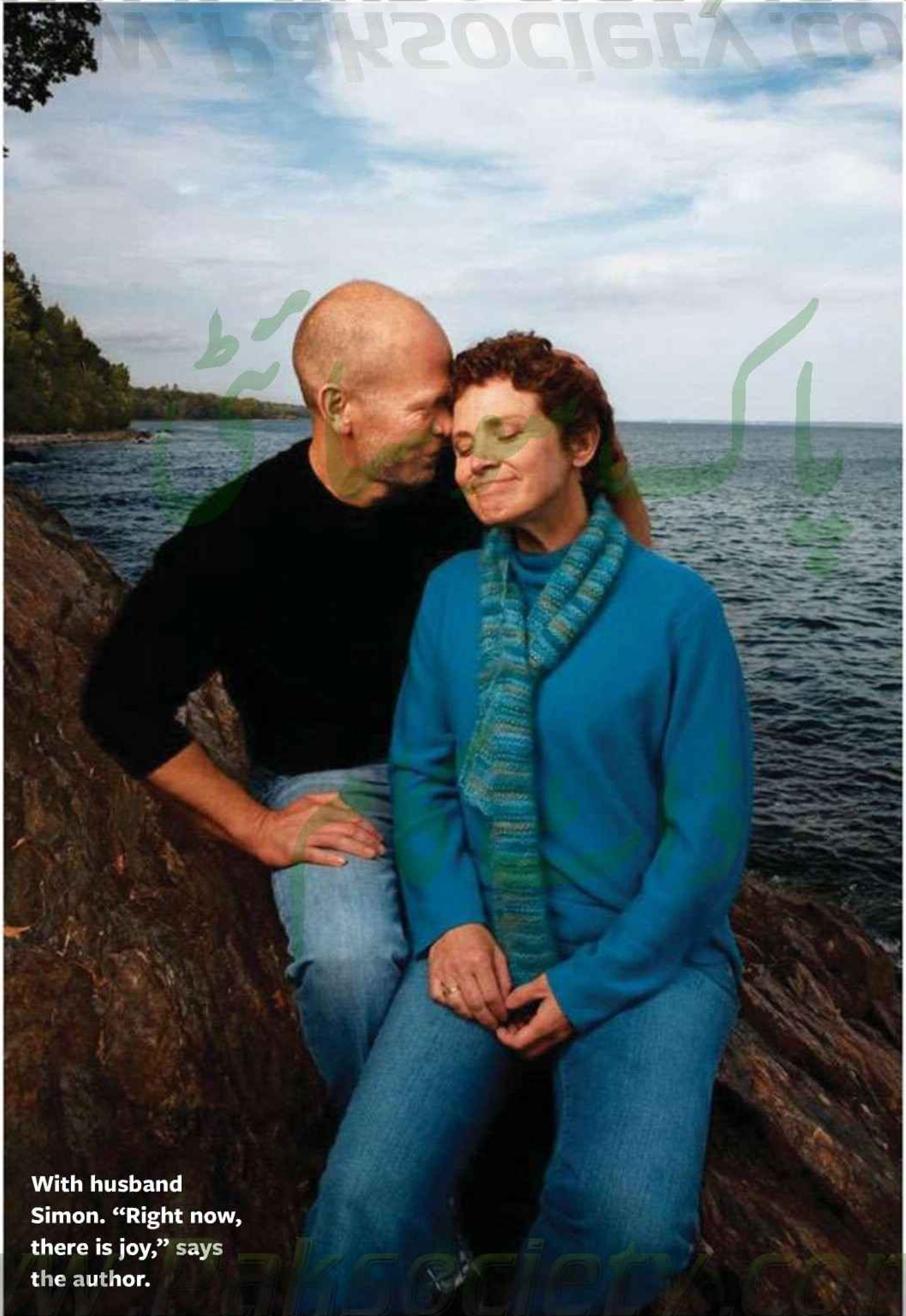
"Oh," I said.

"According to him, the two of you spoke briefly at a funeral last month too. You made a big impression on him."

"I spoke to a lot of people at that funeral," I said.

"I know. The important thing is that Simon remembers you." Monica said this in an alarmingly meaningful way. "And I think he's great, Kate. I really like him. But I wanted to check and make sure it was all right with you before I gave him your phone number."

Before I knew it, while I was busy showing love and charity towards the Maine wardens, and to the families of the injured and the dead, and to the couples whom I was pronouncing husband and wife in my spare time, I was also on my first date with this man named Simon. He was an artist and a high school teacher. He was



With husband Simon. "Right now, there is joy," says the author.

divorced and a father of two.

Over coffee on that first date, he wondered about my ministry. "How did you get into this job?" Simon asked me.

God placed it in my path, I was thinking.

Simon and I understood each other. We had a lot in common. We both loved art and travelling overseas. We were avid readers with the same taste in books. He liked to cook, and I liked to eat. I liked knitting, and he happily wore what I made for him. I met his son and daughter; he met my two sons and two daughters. Then the children all met one another, and they got along astonishingly well.

Still, Simon confessed to being a little scared. He had been divorced after 11 years of marriage, and he was wary of entering the married state again. I had my own reasons for hesitating. I had known loss.

One autumn day, after we'd attended the wedding of mutual friends at their beachside home and were walking home together, Simon said to me, "I feel that I am, at last, firmly planted."

He made vertical lines with his hands in front of him, as though he were drawing the trunk of a stout oak in the air. "And I am learning to open my arms more and more"—here he spread his powerful arms to the sides—"so I can embrace more and love more."

"Oh!" I said and turned in to his arms.

"And if our friends are brave enough to marry," Simon said as he held me, "who are we to shy away?"

It was all done breath by breath, according to Simon. Moment by moment. Little by little.

And so, on a jubilant day in August 2006, at the tiny community church, Simon and I got married in the presence of friends and family, joining our homes, our children, and our hearts.

WE HAD A LOT IN COMMON. WE LOVED ART AND TRAVEL. HE LIKED TO COOK, AND I LIKED TO EAT.

He said to me, "Love demands that we take a person seriously."

"How do you know so much about love?" I asked. "How did you learn it?"

"I don't know that I've really learnt it all yet. I'm still working on it," he said. And he added, "In our maturity, we have learnt to accept a paradox. We have each lost. Now we love, and we are grateful."

So this is the terrain we stumble across, bearing our fragile hearts in our clumsy human hands.

And, finishing my story to the game warden—though I am still living my personal history, day by day, as I write this—I said, "It is a brave thing to try to love at all, let alone completely and always. It is a brave thing—and yet it is the only thing." ■

The New Grade-Killer

Hey scholar, social media can harm your studies

Social networking sites keep you connected, but make sure you stay logged-out during study time. A recent study, a Dutch-US collaboration, suggests a significant inverse relationship between Facebook use and academic performance. Those offline while studying scored grades almost 19 percent higher than those who stay connected. Offline, they also spent more time studying than the others.

With exams round the corner, Dr Samir Parikh, head of psychiatry at Max Healthcare, New Delhi, offers suggestions:

For students

- Keep separate time slots for social networking in your day's schedule. Don't stay logged-in while studying.
- Take an active break from studies—a walk and some fresh air is far better than returning to Facebook.
- Go online only to de-stress and connect with friends for a predetermined period. And don't get too involved in News Feed updates—they can be very distracting.
- Go to bed with a free mind. Don't log in before bedtime, so that your mind remains less cluttered with what your friends are up to.

For parents

- Don't ban Facebook for the kids—it's not going to help.
- If your child is going overboard with his social networking, sit with him and help him get his priorities right. Discuss the points given "For Students" above.

"Social media is being used beyond its purpose: to connect with people who are away. The addiction is only going to increase, overriding other priorities," adds Dr Roshan Jain, consultant psychiatrist at Apollo Hospitals, Bangalore. "Kids today network late into the night, and it affects their biological clocks. If you really want human interaction, phone your friends. Even better, go meet them."

Snigdha Hasan

MONIQUE HEYDENRYCH/ISTOCKPHOTO

Vital Signs

Don't be surprised if your doctor suddenly told you, "There's an app for that." In fact are some 13,000 health-related smartphone apps on the market. Here are our top picks.



Got the blues? **iCouch CBT** uses Cognitive Behavioural Therapy practices to help redirect the negative thinking habits of those suffering from anxiety and depression.



With **LactMed**, new mums have one less thing to worry about. The database lists drugs and dietary supplements that may affect breastfeeding babies.



Make that time of the month a little more bearable with **Pink Pad Free**, which connects women around the world and allows them to share advice and tips. It also helps women track their monthly cycles, weight and mood.



If you skipped yoga class there's **Breathe2Relax**, a stress-management tool that uses video to guide users through breathing and relaxation exercises, and provides detailed information about the effects of stress on the body.



Glucose Buddy is a handy blood glucose, medication and exercise tool for people living with diabetes. The app's highlights include handy colour-coded readouts as well as graphs of your behaviour, such as activity and food consumption.



What do those processed foods *really* mean for your health and well-being? **Honest Label** explains complicated ingredients and warns consumers of ingredients such as high-fructose corn syrup, monosodium glutamate, trans fats, nitrates and artificial sweeteners.



Here's an app that's worth its salt: **Sodium 101** helps users stay within recommended daily sodium limits by providing content listings for more than 2000 takeout food items, a recipe converter to keep an eye on sodium in home-cooked food and a tool to calculate daily intake.



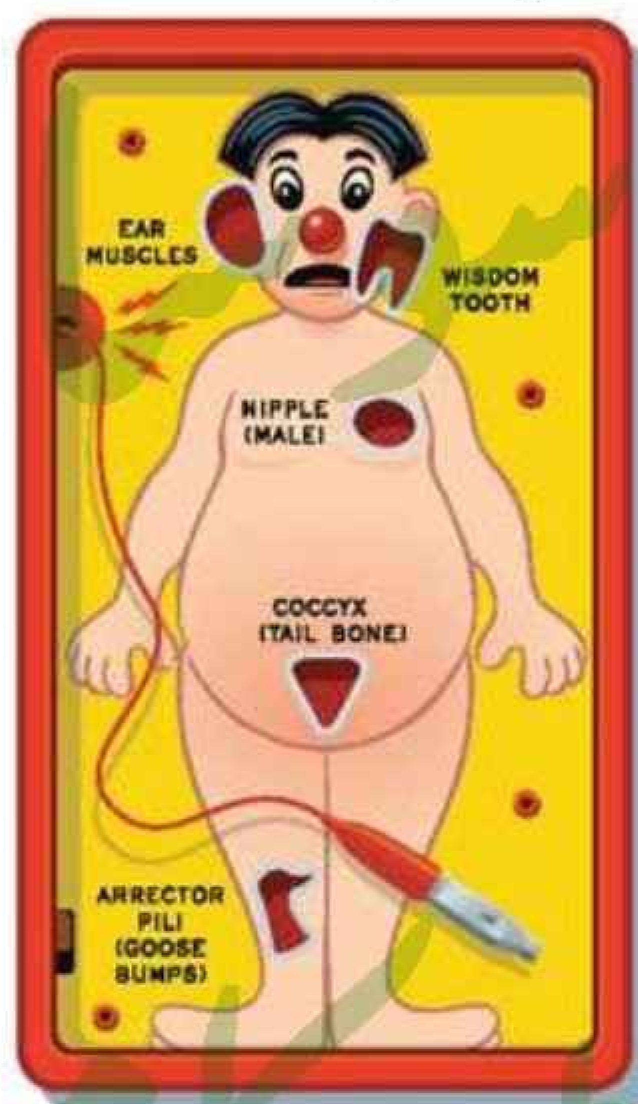
If nagging from your significant other hasn't been motivation enough to kick the habit, try **MyQuit Coach**. It includes an individualized plan, a daily cigarette-consumption tracker, budget alerts of money saved and the opportunity to share successes through social media.

Lia Grainger

Five Body Parts You May not Need

FROM **io9.com**

Talk about bizarre biology. According to experts, these muscles, bones, and tissues may have come in handy for our ancestors but serve little or no purpose today—and some even get us into trouble! Read on for a list of our oddest body parts.



COCCYX

It's not called the tailbone for nothing—the small bone at the base of the spine is the remnant of an actual tail. Nearly every mammal on earth had one at some point in its life, even if it was just in the womb. For humans, a tail-like structure is still visible on an ultrasound between stages 14 and 22 of embryo development.

EAR MUSCLES

We have an entire group of ear muscles that our primate ancestors may have used for moving their ears like satellite dishes searching for a signal. For us, however, the muscles don't do much of anything—except serve as hours of entertainment for people who love to watch others wiggle their ears.

WISDOM TEETH

Wisdom teeth can act like unwanted houseguests—there's not much room for them, but they come into your personal space anyway, making things very uncomfortable. Discomfort sometimes escalates into severe pain, making you feel like you just took a punch to the jaw.

ARRECTOR PILI

These smooth muscle fibres contract involuntarily to give you goose bumps. This reflex helps furry creatures retain heat—standing fur traps air between the erect hair follicles—but since most humans aren't that hairy, our arrector pili simply signal us to get a sweater.

MALE NIPPLES

Male nipples are most likely embryonic leftovers. All fetuses begin as females in the womb and start developing certain female body parts such as nipples. When a Y chromosome is present, the fetus produces testosterone and develops into a male, transforming body parts like nipples into mere decoration.

Robert T. Gonzales

ILLUSTRATED BY MARK MATCHO; (WOMAN) ALIX MINDE/CORBIS; (CAPSULES) MARK WEISS/GETTY IMAGES

Bonus Benefits of Probiotics



You've probably heard that probiotics, the "good" bacteria found in yogurt, aged cheeses, and supplements, may help soothe digestive ills, including diarrhea and irritable bowel syndrome. Some researchers now think the good bugs could improve your health in other ways too. These benefits could include:

More than 500 different species of good and bad bacteria live in the gut.

- **A healthier heart** Canadian researchers recently discovered that the LDL, or "bad" cholesterol, levels of people with high cholesterol who ate yogurt containing a strain of the probiotic *Lactobacillus reuter*i dropped by nearly 9 percent in six weeks.
- **Less anxiety** People who took supplements containing specific strains of *Lactobacillus* and *Bifidobacterium longum* supplements for 30 days were less stressed than those who didn't take the probiotics, according to a study published in the *British Journal of Nutrition.*
- **Cleaner teeth and gums** A 2011 review found that the probiotics *Lactobacillus reuteri* and *Bifidobacterium* can reduce some strains of harmful bacteria that cause gum disease and cavities.
- **Fewer colds and coughs** Taking probiotic supplements cut the number of upper respiratory tract infections by 12 percent and reduced the number of people who had at least one bad cold, according to a 2011 analysis of ten studies.

Sara Altshul

THE SMARTEST SOURCES

Natural foods. Many of the most beneficial bacteria occur naturally in yogurt with "live active cultures" and in fermented foods including other cultured dairy and soya products.



Targeted supplements. Probiotic pills contain more good bacteria than food does, says Eric L. Ding, PhD, a Harvard Medical School nutritionist. Doses vary by strain, so check with your doctor for what might work for you.



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Which Tablet Is Right for You?

Sure, the iPad is great, but there are other options smart shoppers should consider

BY ROB PEGORARO

IF YOU'LL USE IT AS AN ADDITIONAL FAMILY DEVICE

Among buyers looking for a second computer, the **iPad 2** justifiably dominates the field. It has the best selection of apps, it's the simplest to use, and it offers the best battery life. And in most circumstances, the basic 16GB, Wi-Fi-only model for ₹29,500 is all you really need.

But if your price range is a tad flexible and you want a large ten-inch screen and a better looking display, then you should also check out the **Samsung Galaxy Tab 750 and 730** for about ₹34,000 and ₹32,000 respectively. But if you want to economize, go for Amazon's new **Kindle Fire**, which at about ₹14,000 is a compelling and cheaper alternative. On the other hand, you may be more likely to run into bugs on the brand-new **Fire**. But you might do well to wait a little. It has been reported that Apple plans to release the **iPad 3** this month. Chances are you might be blown away.



Memory on Barnes & Noble's Nook Color can be expanded to 32 GB.

... AS A TOOL FOR BUSINESS TRAVEL

Here, also, Apple's **iPad 2** has an edge. Although you can choose from a growing variety of tablets running Google's Android operating system—and in particular, the tablet flavour of Android called Honeycomb—the selection of Android apps built for larger screens remains limited. The **Kindle Fire** connects to Amazon's app store, further limiting selection. Business travellers looking to lighten their carry-on luggage can, however, choose from a good selection of smaller, cheaper Android tablets. Though the late Steve Jobs declared touch screens smaller than ten inches unwieldy,

competitors have shipped numerous models with displays around seven inches and ten inches. Also, unless your smartphone can share its Internet connection via tethering, you'll need a tablet with its own 3G wireless connection for times when Wi-Fi isn't available. Whatever model you buy, budget for an external keyboard. Your wrists will thank you.

... AS YOUR ONLY COMPUTER

Traditionally, the iPad has disqualified itself from this role by requiring a Mac or PC for its setup, backups, and operating-system updates. Apple's new iOS 5 update fills in those blanks—but Apple's past ventures into "cloud" backup and syncing services have fared poorly, and the iPad still can't play Adobe Flash. So for this purpose, **an Android tablet** is the better choice.

However, Honeycomb has shown bugs of its own on devices like Acer's problematic **Iconia Tab A Series A100** and still suffers from a lack of tablet-optimized apps, so you'll have to trust that fixes will come soon. Or you could get a tablet running Amazon's version of Android (for example, Vizio's uncreatively named **Tablet**), provided that its vendor promises an upgrade to the Ice Cream Sandwich edition that supposedly suits both phones and tablets.



The Kindle Fire is three times cheaper than the iPad 2.

... AS A PORTABLE ENTERTAINMENT CENTRE

The **iPad 2** runs away with this. While there are Android versions of such apps as Netflix and Hulu Plus, they run only on specific devices and versions of Android. It's also easier to synchronize your movies and music from a computer to a tablet using Apple's iTunes with an iPad. And in the case of movies purchased or rented from the iTunes Store, you have no tablet option besides the iPad. If you plan to download movies regularly or store a massive music library on the tablet, you'd do well to upgrade to the 32GB or 64GB version of the iPad.

The **Kindle Fire** looks to be a close second—or a first if you already do all your music or video downloading from Amazon.

... AS A WAY TO READ MORE AND READ WHEREVER

Forget the iPad/Android debate. Amazon's **Kindle** is the cheapest and simplest e-book reader—starting at about ₹8700 if you don't mind seeing Amazon's "special offers" ads. And since the American retailer ships Kindle reader apps for most computing platforms, if you do switch to some other company's gadget, the odds are your purchases will still be readable.

Are You Mistreating Your Hair?

How to give damaged locks the brush-off

BY ELISABETH KING

We spend a fortune on our hair but do we really know what impact our well-meaning efforts are having? Hair texture and colour changes as we age, and investing in high-tech shampoos and conditioners is not enough if everything else you do damages your hair and makes it more difficult to manage.

Feed the follicles A diet rich in protein, minerals and vitamins is important for hair health. Each hair follicle is surrounded by blood vessels that channel the nutrients needed for hair cells to reproduce. The best plan is to eat the right foods regularly.

FIVE WAYS TO DE-STRESS YOUR TRESSES

1. Don't use plastic bristle brushes. A combination of natural bristles on a round or flat brush reduces the risk of breakage and fly-aways.

2. Get your hair cut every four to six weeks to remove split ends.

3. Condition your hair with leave-in conditioner every two weeks.

4. When using a hair dryer, use medium heat only to avoid damaging your hair. Never dry your hair bone dry.

5. Choose a nourishing or moisturising shampoo and conditioner. Pat dry your hair after washing, and avoid rubbing as it causes frizz and breakage.

Without adequate protein hair becomes weak and brittle, so your meals should include lots of chicken, fish, lean meats and eggs. Vegetarian? Legumes such as kidney beans *(rajma)* and lentils not only provide protein, but also help promote hair growth with zinc, iron and biotin.

Omega-3 fatty acids are vital for a healthy scalp. Dark, leafy vegetables are excellent sources of vitamins A and K, which help you produce the natural oils that prevent hair becoming dry. Eat plenty of wholegrains and dairy products for a hair-stimulating dose of B vitamins.

Hair grows 2.5cm in two months, so the results of an improved diet will take several weeks to show.

Scalp anatomy Most of us think of our scalp when we have dandruff, itching or flakiness. Regular massaging can help prevent hair loss by stimulating the follicles.

Decreasing hormone levels in the 40s, 50s and 60s, as you age, can cause hair to thin. Many women shampoo less frequently because they are fearful that daily washing will increase hair loss. It doesn't.

In fact, you can exacerbate dandruff or seborrhea if you don't wash your hair often enough. If you have either of these common scalp inflammations, control it with an anti-dandruff shampoo.

To keep your scalp and hair in top condition, lather once with a mild shampoo every other day then apply conditioner to the hair ends, avoiding the scalp, so your hair doesn't look flat.

Colour me younger By the mid-40s, almost 60% of women have a significant amount of grey hair. Why does it go grey? Pigment cells inside the follicles start to shut down, and hair turns white when all pigment production ceases.

Colouring not only covers up the grey, it also adds body and weight.

In colouring your hair, the big issue is ammonia, which opens the hair shaft so the colour can be absorbed. However, ammonia damages hair over time and is not environmentally friendly.

For the many women who want to limit their exposure to chemicals, ammonia-free home colourants are now widely available. A few years ago, L'Oréal released Casting Crème Gloss, the first mass-market, ammonia-free hair dye.

In 2010, L'Oréal Professionnel launched an in-salon permanent hair colour, INOA, or "Innovation No Ammonia." Instead of "blasting open" hair strands with ammonia, the colour is infused, resulting in deep colour and shinier, healthier-looking hair.



Tired of uneven results when colouring your hair at home?
The ends of your hair are more porous and therefore absorb more dye. To prevent this, spritz the ends of your hair with water before colouring. Wet hair doesn't absorb colour as much as dry hair.

JOHANNES NORPOTH; H_BARTH/ISTOCKPHOTOS

How to Run a Meeting



"If you had to identify, in one word, the reason the human race has not achieved, and never will achieve, its full potential, that word would be meetings." Thus spake humourist Dave Barry, and many of us would agree. But it doesn't have to be this way. Some tips for having a good one:

Start and end strongly Running a productive meeting isn't rocket science. As US-based consultant Teri Schwartz notes, much of it boils down to opening and conducting every meeting with a purpose and closing it with a plan for "going forward." Problems arise when people forget this. "It's like flying a plane," says Schwartz. "Most crashes happen at takeoff and landing."

Pick a leader Four years ago, Cleveland's KeyCorp bank adopted a new principle: Always assign someone to lead. "The worst thing you can do is go into a meeting with no one in charge," says the bank's senior Executive Vice President and chief risk officer, Charles Hyle. "It turns into a shouting match."

Think small Be realistic about what you can accomplish. "You can't solve world hunger in an hour," Schwartz says. By the same token, keep the number of attendees manageable to stimulate discussion. "When you have too many people in the room," says Hyle, "everyone clams up."

Direct, don't dominate "People hate it when they can't get their work done because they have to go to somebody else's meeting," says Columbia Business School professor Michael Feiner. So encourage others to speak up and get involved, especially junior staffers. "They need to believe it's not his meeting or her meeting, but 'our' meeting," Feiner says.

Lay down the rules of engagement Everyone should understand who will take notes and how decisions will be made. Remember that consensus is typically a bad thing. "It means there isn't enough dialogue or debate," says Feiner, "and that's the lifeblood of any innovative organization." Jon Petz, the author of *Boring Meetings Suck*, suggests assigning follow-up tasks during the final five to ten minutes, then reiterating them later in a group e-mail so there's no confusion.

Graham Buck

GETTY IMAGES

¡Challenge!

Word centres

Identify the following nine-letter words from their centres.

1 _ _ SHONE _ _

2 _ _ REPRO _ _

3 _ _ HEIST _ _

4 _ _ THROB _ _

5 _ _ PETIT _ _

Perfect matches

What peculiarity connects these groups of words:

1. Frump, steam, valet
2. Mail, dine, asset, sinned
3. Ethereal, withered, furthest, untether
4. Wind, row, tear
5. Rated, ulcer, edits, trade, easel, crate, armed, merit, taper, dream, react, lease, remit, cruel
6. Deputation, persuasion, mendacious, numeration, precarious
7. Pile, slim, balustrade, neat, participle, temperable, naturalism, cane, dear, stalagmite, beastliest, item, bale, confidante, site, cognizance

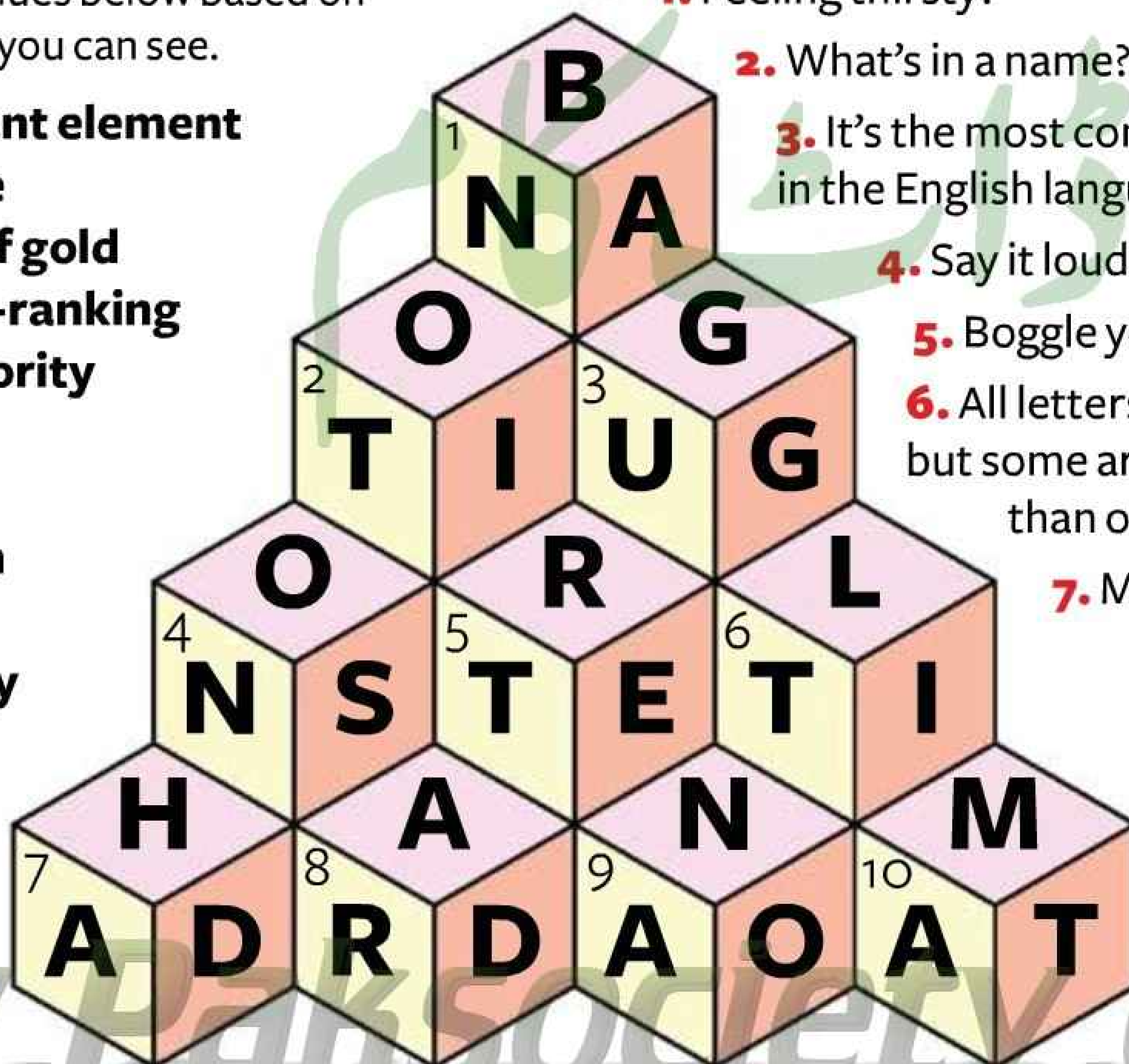
Need a clue?

1. Feeling thirsty?
2. What's in a name?
3. It's the most common word in the English language.
4. Say it loud.
5. Boggle your mind.
6. All letters are equal, but some are more equal than others.
7. Mix and match.

Alpha dice

These dice blocks have a six-letter word written on each of them, but you can only see three sides. Solve the clues below based on the letters you can see.

1 **Abundant element**
2 **Acquire**
3 **Lump of gold**
4 **Higher-ranking**
5 **Top priority**
6 **Small**
7 **Yarn**
8 **Foreign places**
9 **Country**
10 **Salad plant**



Solutions on page 154.